

## ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 237

# TREASURY DEPARTMENT

## OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., March 5, 1951

Condition of National Banks in the United States on Dec. 31, 1949, Apr. 24, 1950, June 30, 1950,  
Oct. 4, 1950, and Dec. 30, 1950

[In thousands of dollars]

	Dec. 31, 1949 (4,981 banks)	Apr. 24, 1950 (4,982 banks)	June 30, 1950 (4,977 banks)	Oct. 4, 1950 (4,975 banks)	Dec. 30, 1950 (4,965 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	23,928,293	24,135,464	24,671,880	27,168,061	29,277,480
U. S. Government securities, direct obligations.....	38,268,473	37,611,919	37,649,227	35,806,312	35,687,933
Obligations guaranteed by U. S. Government.....	2,050		2,019	3,588	3,627
Obligations of States and political subdivisions.....	3,747,200	4,188,866	4,294,138	4,567,337	4,687,048
Other bonds, notes, and debentures.....	2,023,542	2,053,616	2,127,187	2,370,173	2,468,442
Corporate stocks, including stocks of Federal Reserve banks.....	166,485	169,639	172,098	178,578	175,573
<i>Total loans and securities.....</i>	<i>68,186,043</i>	<i>68,159,604</i>	<i>68,916,549</i>	<i>70,094,049</i>	<i>72,300,103</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	21,044,958	18,876,766	19,962,172	20,414,102	23,813,435
Bank premises owned, furniture and fixtures.....	590,582	611,428	613,526	629,235	636,825
Real estate owned other than bank premises.....	12,184	14,383	14,593	15,160	14,352
Investments and other assets indirectly representing bank premises or other real estate.....	51,831	51,856	54,442	55,363	57,365
Customers' liability on acceptances.....	106,421	79,169	90,312	136,685	116,300
Income accrued but not yet collected.....	166,653	170,393	172,521	145,443	172,862
Other assets.....	121,507	112,359	112,497	134,664	128,851
<b>Total assets.....</b>	<b>90,239,179</b>	<b>88,075,858</b>	<b>89,936,612</b>	<b>91,624,701</b>	<b>97,240,093</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	47,352,731	46,151,980	46,787,942	48,729,481	52,051,754
Time deposits of individuals, partnerships, and corporations.....	18,954,970	19,149,165	19,218,390	18,938,109	19,010,542
Deposits of U. S. Government and postal savings.....	2,030,693	1,944,094	2,402,109	1,826,503	1,910,944
Deposits of States and political subdivisions.....	5,423,285	5,357,725	5,683,478	5,356,478	5,707,194
Deposits of banks.....	8,279,678	7,196,001	7,363,254	7,976,705	9,135,365
Other deposits (certified and cashiers' checks, etc.).....	1,302,961	1,081,308	1,204,618	1,129,051	1,713,803
<b>Total deposits.....</b>	<b>83,344,318</b>	<b>80,880,273</b>	<b>82,659,791</b>	<b>83,956,327</b>	<b>89,529,632</b>
<i>Demand deposits.....</i>	<i>63,293,252</i>	<i>60,646,433</i>	<i>62,299,629</i>	<i>63,848,108</i>	<i>69,532,926</i>
<i>Time deposits.....</i>	<i>20,061,066</i>	<i>20,234,840</i>	<i>20,360,162</i>	<i>20,108,219</i>	<i>20,196,706</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	7,562	76,171	24,783	100,922	76,644
Mortgages or other liens on bank premises and other real estate.....	260	249	244	244	359
Acceptances outstanding.....	123,927	86,450	98,880	155,517	134,631
Income collected but not yet earned.....	138,910	156,813	165,506	191,488	177,839
Expenses accrued and unpaid.....	231,581	265,192	248,282	293,538	303,002
Other liabilities.....	458,280	554,153	544,059	599,407	688,997
<b>Total liabilities.....</b>	<b>84,304,838</b>	<b>82,019,301</b>	<b>83,741,545</b>	<b>85,297,443</b>	<b>90,911,104</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	1,916,340	1,943,108	1,979,941	1,989,941	2,001,650
Surplus.....	2,639,440	2,680,807	2,770,630	2,791,349	2,925,104
Undivided profits.....	1,067,664	1,121,893	1,133,190	1,229,932	1,124,223
Reserves and retirement account for preferred stock.....	310,897	310,749	311,306	316,036	278,012
<b>Total capital accounts.....</b>	<b>5,934,341</b>	<b>6,056,557</b>	<b>6,195,067</b>	<b>6,327,258</b>	<b>6,328,989</b>
<b>Total liabilities and capital accounts.....</b>	<b>90,239,179</b>	<b>88,075,858</b>	<b>89,936,612</b>	<b>91,624,701</b>	<b>97,240,093</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	15,621	15,795	15,713	14,628	14,364
Class B preferred stock.....	947	879	854	825	738
Common stock.....	1,899,772	1,926,434	1,963,374	1,974,488	1,986,548
<b>Total.....</b>	<b>1,916,340</b>	<b>1,943,108</b>	<b>1,979,941</b>	<b>1,989,941</b>	<b>2,001,650</b>
Retirable value of preferred capital stock:					
Class A preferred stock.....	21,923	21,073	20,991	19,497	19,233
Class B preferred stock.....	1,284	1,154	1,129	1,100	1,013
<b>Total.....</b>	<b>23,207</b>	<b>22,227</b>	<b>22,120</b>	<b>20,597</b>	<b>20,246</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	9,816,904	10,270,163	10,404,114	10,351,293	10,294,151

PRESTON DELANO,  
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, Dec. 31, 1949, June 30, 1950,  
Oct. 4, 1950, and Dec. 30, 1950**

[In thousands of dollars]

	Dec. 31, 1949 (4,981 banks)	June 30, 1950 (4,977 banks)	Oct. 4, 1950 (4,975 banks)	Dec. 30, 1950 (4,965 banks)
Loans and discounts (including rediscounts and overdrafts):				
Commercial and industrial loans, including open-market paper.....	10,389,226	10,271,043	11,927,538	13,401,912
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	580,607	267,474	136,286	196,573
Other loans to farmers.....	985,366	1,132,033	1,223,446	1,228,890
Loans to brokers and dealers in securities.....	770,738	703,963	520,824	725,463
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	413,826	446,977	496,989	523,939
Real-estate loans:				
Secured by farm land (including improvements).....	349,802	357,064	366,989	370,922
Secured by residential properties (other than farm).....	4,561,204	4,985,667	5,251,498	5,461,071
Secured by other properties.....	1,036,726	1,032,002	1,090,085	1,146,228
Other loans to individuals (consumer loans).....	4,452,842	5,062,455	5,584,702	5,668,963
Loans to banks.....	34,713	36,547	84,861	39,789
All other loans.....	651,070	699,346	805,494	880,897
Overdrafts.....	13,762	14,688	23,326	20,954
Total gross loans.....	24,239,882	25,009,259	27,512,038	29,665,601
Less valuation reserves.....	311,589	337,379	343,977	388,121
Net loans.....	23,928,293	24,671,880	27,168,061	29,277,480
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury bills.....	2,359,901	2,331,711	2,445,441	2,414,014
Treasury certificates of indebtedness.....	7,230,309	3,545,396	1,367,837	1,095,899
Treasury notes.....	3,387,588	6,788,431	8,878,603	9,973,905
United States nonmarketable bonds (savings, investment series A-1965, and depositary bonds).....	1,045,448	1,011,150	1,046,731	1,200,536
Other bonds maturing in 5 years or less.....	15,889,700	16,275,124	14,208,323	13,366,793
Other bonds maturing in 5 to 10 years.....	4,287,562	4,400,286	4,519,983	4,310,412
Other bonds maturing in 10 to 20 years.....	2,567,153	1,704,047	1,720,837	1,727,310
Bonds maturing after 20 years.....	1,500,812	1,593,082	1,618,557	1,599,064
Total.....	38,268,473	37,649,227	35,806,312	35,687,933
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures).....	2,050	2,019	3,588	3,627
Total U. S. Government obligations, direct and guaranteed.....	38,270,523	37,651,246	35,809,900	35,691,560

**Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 31, 1949, Apr. 24, 1950, June 30, 1950, Oct. 4, 1950, and Dec. 30, 1950**

[In thousands of dollars]

	Dec. 31, 1949 (4,981 banks)	Apr. 24, 1950 (4,982 banks)	June 30, 1950 (4,977 banks)	Oct. 4, 1950 (4,975 banks)	Dec. 30, 1950 (4,965 banks)
<b>Demand deposits:</b>					
Deposits of individuals, partnerships, and corporations.....	47,352,731	46,151,980	46,787,942	48,729,481	52,051,784
Deposits of U. S. Government.....	1,881,062	1,797,673	2,244,363	1,670,752	1,749,729
Deposits of States and political subdivisions.....	4,613,299	4,542,622	4,845,917	4,516,039	4,869,252
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks).....	7,477,496	6,371,638	6,541,345	7,028,209	8,169,629
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	665,703	700,212	675,444	774,576	778,729
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	1,302,961	1,081,308	1,204,618	1,129,051	1,713,803
<b>Total demand deposits.....</b>	<b>63,293,252</b>	<b>60,645,433</b>	<b>62,299,629</b>	<b>63,848,108</b>	<b>69,332,926</b>
<b>Time deposits:</b>					
Deposits of individuals, partnerships, and corporations.....	18,954,970	19,149,165	19,218,390	18,938,109	19,010,542
Deposits of U. S. Government.....	146,010	142,188	152,330	149,530	154,823
Postal savings deposits.....	3,621	4,233	5,416	6,221	6,392
Deposits of States and political subdivisions.....	809,986	815,103	837,561	840,439	837,942
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	19,023	20,921	20,539	19,419	17,194
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	117,456	103,230	125,926	154,501	169,813
<b>Total time deposits.....</b>	<b>20,051,066</b>	<b>20,234,840</b>	<b>20,360,162</b>	<b>20,108,219</b>	<b>20,196,706</b>
<b>Cash, balances with other banks, including reserve balances, and cash items in process of collection:</b>					
Cash items in process of collection, including exchanges for clearing house.....	4,504,814	3,462,937	4,340,760	4,073,430	5,952,925
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks).....	4,684,494	3,995,041	4,159,397	4,287,019	5,195,053
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	18,794	18,720	20,071	19,000	19,172
Balances with banks in foreign countries (including balances with foreign branches of other American banks).....	20,082	19,713	30,611	67,468	78,711
Currency and coin.....	1,059,663	1,149,098	959,569	1,164,852	1,147,069
Reserve with Federal Reserve banks.....	10,757,111	10,231,257	10,451,764	10,802,333	11,420,505
<b>Total.....</b>	<b>21,044,958</b>	<b>18,876,766</b>	<b>19,962,172</b>	<b>20,414,102</b>	<b>23,813,435</b>



## Condition of National Banks, by Classes, Dec. 30, 1950

[In thousands of dollars]

	Central Reserve city banks (16 banks)	Other Reserve city banks (224 banks)	Country banks (member banks) (4,718 banks)	Nonmember banks (7 banks)	Total (4,965 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	5,357,382	13,607,363	10,218,844	93,891	29,277,480
U. S. Government obligations, direct and guaranteed.....	6,157,253	14,255,049	15,174,247	105,011	35,691,560
Obligations of States and political subdivisions.....	865,267	1,700,652	2,112,558	8,571	4,687,048
Other bonds, notes, and debentures.....	613,611	1,044,104	807,917	2,810	2,468,442
Corporate stocks, including stocks of Federal Reserve banks.....	47,724	70,201	57,647	1	175,573
<i>Total loans and securities.....</i>	<i>13,041,237</i>	<i>30,677,369</i>	<i>28,371,213</i>	<i>210,284</i>	<i>72,300,103</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	4,756,517	10,650,708	8,355,525	50,685	23,813,435
Bank premises owned, furniture and fixtures.....	72,848	265,385	295,970	2,622	636,825
Real estate owned, other than bank premises.....		7,842	6,465	45	14,352
Investments and other assets indirectly representing bank premises or other real estate.....	521	48,980	7,864		57,365
Customers' liability on acceptances.....	49,227	62,572	4,482	19	116,300
Income accrued but not yet collected.....	38,084	96,670	37,603	505	172,862
Other assets.....	66,697	32,547	28,958	649	128,851
<b>Total assets.....</b>	<b>18,025,131</b>	<b>41,842,073</b>	<b>37,108,080</b>	<b>264,809</b>	<b>97,240,093</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	10,236,615	21,697,430	20,034,671	83,068	52,051,784
Time deposits of individuals, partnerships, and corporations.....	1,464,195	7,812,363	9,631,021	102,963	19,010,542
Deposits of U. S. Government and postal savings.....	356,108	809,234	710,464	35,138	1,910,944
Deposits of States and political subdivisions.....	379,246	2,633,136	2,672,542	22,270	5,707,194
Deposits of banks.....	3,031,951	5,193,157	908,024	2,233	9,135,365
Other deposits (certified and cashiers' checks, etc.).....	538,026	678,064	495,010	2,703	1,713,803
<b>Total deposits.....</b>	<b>16,006,141</b>	<b>38,823,384</b>	<b>34,451,732</b>	<b>248,375</b>	<b>89,529,632</b>
<i>Demand deposits.....</i>	<i>14,348,009</i>	<i>30,411,693</i>	<i>24,437,246</i>	<i>135,978</i>	<i>69,332,926</i>
<i>Time deposits.....</i>	<i>1,658,132</i>	<i>8,411,691</i>	<i>10,014,486</i>	<i>112,397</i>	<i>20,196,706</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	70,000		6,644		76,644
Mortgages or other liens on bank premises and other real estate.....		116	243		359
Acceptances outstanding.....	56,263	73,010	5,339	19	134,631
Income collected but not yet earned.....	20,034	93,816	63,902	87	177,839
Expenses accrued and unpaid.....	67,173	168,041	66,988	800	303,002
Other liabilities.....	502,983	162,790	23,195	29	688,997
<b>Total liabilities.....</b>	<b>16,722,594</b>	<b>39,321,157</b>	<b>34,618,043</b>	<b>249,310</b>	<b>90,911,104</b>
<b>CAPITAL ACCOUNTS</b>					
Capital stock (see memoranda below).....	417,538	796,362	782,875	4,875	2,001,650
Surplus.....	653,988	1,181,064	1,083,752	6,300	2,925,104
Undivided profits.....	190,820	437,991	493,750	1,662	1,124,223
Reserves and retirement account for preferred stock.....	40,191	105,499	129,660	2,662	278,012
<b>Total capital accounts.....</b>	<b>1,302,537</b>	<b>2,520,916</b>	<b>2,490,037</b>	<b>15,499</b>	<b>6,328,989</b>
<b>Total liabilities and capital accounts.....</b>	<b>18,025,131</b>	<b>41,842,073</b>	<b>37,108,080</b>	<b>264,809</b>	<b>97,240,093</b>
<b>MEMORANDA</b>					
Par value of capital stock:					
Class A preferred stock.....	1,500	4,800	7,964	100	14,364
Class B preferred stock.....			738		738
Common stock.....	416,038	791,562	774,173	4,775	1,986,548
<b>Total.....</b>	<b>417,538</b>	<b>796,362</b>	<b>782,875</b>	<b>4,875</b>	<b>2,001,650</b>
Retirable value of preferred capital stock:					
Class A preferred stock.....	1,500	4,800	12,833	100	19,233
Class B preferred stock.....			1,013		1,013
<b>Total.....</b>	<b>1,500</b>	<b>4,800</b>	<b>13,846</b>	<b>100</b>	<b>20,246</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,294,299	4,973,378	3,934,412	92,062	10,294,151

## Condition of National Banks, by States, Dec. 30, 1950

## ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine.....	32	77,204	91,046	9,273	11,829	631	49,361	1,063	130	273	-----	236	244	241,290
New Hampshire.....	51	73,006	68,726	9,108	5,851	444	55,596	1,820	23	56	-----	5	101	214,736
Vermont.....	39	54,297	49,500	6,232	4,005	318	30,628	1,501	35	23	-----	161	72	146,772
Massachusetts.....	116	1,126,524	1,213,382	118,071	70,767	6,127	795,757	25,643	28	358	22,082	6,958	5,349	3,391,046
Rhode Island.....	7	97,625	111,384	4,724	6,434	714	62,046	2,258	-----	-----	136	609	82	286,012
Connecticut.....	47	228,553	337,087	69,704	20,184	1,402	227,742	8,940	377	62	140	986	435	895,612
Total New England States.....	292	1,657,209	1,871,125	217,112	119,070	9,636	1,221,130	41,225	593	772	22,358	8,955	6,283	5,175,468
New York.....	376	4,659,990	4,774,696	861,922	521,799	42,875	3,617,523	86,672	772	1,754	44,639	26,928	66,501	14,706,071
New Jersey.....	205	694,531	1,208,498	185,658	85,588	4,393	494,864	23,616	335	1,343	76	5,450	2,163	2,706,515
Pennsylvania.....	627	2,114,115	3,115,282	365,004	382,380	19,262	1,702,648	61,336	889	4,867	5,320	12,296	6,598	7,789,997
Delaware.....	13	15,061	19,451	1,489	1,369	144	8,546	547	5	-----	-----	5	29	46,646
Maryland.....	61	174,224	376,871	18,390	17,194	1,251	201,875	5,174	71	519	558	1,045	895	798,067
District of Columbia.....	9	183,547	348,876	4,025	25,141	968	186,003	7,452	288	-----	32	423	678	757,433
Total Eastern States.....	1,291	7,841,468	9,843,674	1,436,488	1,033,471	68,893	6,211,459	184,797	2,360	8,483	50,625	46,147	76,864	26,804,729
Virginia.....	132	420,268	441,863	41,055	21,844	2,071	319,744	11,772	122	684	163	1,136	1,287	1,262,009
West Virginia.....	74	145,219	238,723	17,088	7,462	1,001	142,405	4,704	170	-----	-----	235	558	557,565
North Carolina.....	46	172,682	175,023	28,986	6,212	756	156,035	4,442	28	11	304	636	493	545,608
South Carolina.....	25	133,009	169,109	17,017	9,737	558	121,538	3,286	42	43	-----	406	216	454,961
Georgia.....	51	421,882	270,987	49,162	17,965	1,514	301,011	9,924	468	-----	-----	1,616	514	1,085,043
Florida.....	62	317,872	629,876	72,939	15,169	2,024	400,817	13,919	229	269	237	2,825	2,186	1,458,362
Alabama.....	70	329,132	341,485	76,646	16,251	1,498	271,478	6,942	350	601	1,684	1,676	1,293	1,049,036
Mississippi.....	24	57,767	75,582	30,710	1,307	373	67,471	2,039	21	-----	-----	28	189	235,487
Louisiana.....	36	331,320	531,002	77,626	8,638	2,039	369,749	10,498	308	570	4,000	3,115	1,886	1,340,751
Texas.....	442	2,071,460	1,891,789	227,491	58,307	8,164	2,122,724	53,706	5,734	6,967	13,101	5,313	2,519	6,467,275
Arkansas.....	52	113,498	171,917	37,225	7,047	701	148,816	2,202	9	30	1	310	190	481,946
Kentucky.....	92	199,491	268,817	22,561	14,728	1,096	186,594	4,873	7	41	-----	878	279	699,365
Tennessee.....	72	595,765	454,949	78,810	14,501	2,491	442,358	14,081	138	41	310	1,681	651	1,605,776
Total Southern States.....	1,178	5,309,365	5,661,122	777,316	199,168	24,286	5,060,740	142,388	7,626	9,257	19,800	19,855	12,261	17,243,184
Ohio.....	241	1,084,020	1,680,656	193,999	77,184	5,907	942,894	30,508	-----	855	1,142	5,882	1,975	4,025,022
Indiana.....	125	435,558	894,015	75,031	37,215	2,483	496,072	11,769	46	6	12	2,813	1,230	1,956,250
Illinois.....	384	2,579,152	4,291,101	411,548	254,419	14,903	2,552,460	33,168	258	693	5,510	19,748	6,154	10,169,114
Michigan.....	78	801,795	1,452,492	116,345	107,222	4,082	758,598	14,258	47	1,160	8	6,806	3,390	3,266,203
Wisconsin.....	95	344,644	722,132	60,846	58,423	1,900	397,166	9,098	3	-----	130	3,399	2,488	1,600,230
Minnesota.....	178	696,367	771,227	101,781	79,890	3,180	586,533	7,828	498	3,864	580	5,120	1,492	2,258,360
Iowa.....	97	226,495	302,387	68,004	19,092	1,025	240,021	3,547	22	1,236	-----	1,101	122	863,452
Missouri.....	79	628,164	625,020	67,693	40,160	2,955	581,168	9,418	231	304	1,030	2,630	1,179	1,959,952
Total Middle Western States.....	1,277	6,796,195	10,739,030	1,095,247	673,605	36,435	6,554,912	119,594	1,105	8,119	8,412	47,499	18,430	26,098,583
North Dakota.....	41	66,815	133,678	10,303	5,676	293	53,196	1,370	24	-----	-----	705	44	272,104
South Dakota.....	35	78,599	117,112	11,417	7,078	304	60,838	1,701	-----	-----	-----	785	511	278,345
Nebraska.....	124	283,197	378,862	59,422	20,317	1,225	297,397	5,337	22	-----	-----	1,369	572	1,047,720
Kansas.....	174	272,295	352,766	63,488	26,767	1,412	279,041	4,432	52	93	-----	923	883	1,002,152
Montana.....	39	65,756	150,610	8,087	5,538	304	77,305	2,275	-----	-----	-----	680	124	310,679
Wyoming.....	24	51,062	82,744	7,031	1,936	219	55,263	1,060	-----	-----	-----	162	37	199,514
Colorado.....	77	255,166	396,429	26,437	14,387	1,214	270,174	2,522	16	-----	-----	1,303	366	968,014
New Mexico.....	26	83,923	93,025	7,826	823	397	90,095	1,669	187	121	-----	229	178	278,473
Oklahoma.....	199	411,969	526,474	99,319	19,048	2,308	496,524	7,097	64	3,272	127	1,530	926	1,568,658
Total Western States.....	739	1,568,782	2,231,700	293,330	101,570	7,676	1,679,833	27,463	365	3,486	127	7,686	3,641	5,925,659
Washington.....	36	624,987	585,920	140,603	39,888	2,149	440,634	14,124	442	475	313	3,292	670	1,853,497
Oregon.....	20	459,796	452,576	101,988	14,740	1,670	284,043	14,628	3	-----	330	4,338	883	1,334,995
California.....	93	4,464,816	3,773,225	583,440	269,679	23,528	2,065,268	78,826	1,115	25,993	14,316	32,937	7,918	11,341,061
Idaho.....	13	128,175	143,083	7,430	691	-----	67,932	2,944	36	-----	-----	18	159	350,871
Utah.....	11	118,320	110,418	7,258	878	339	79,467	2,667	-----	780	-----	43	204	320,374
Nevada.....	5	45,542	69,883	6,521	3,191	-----	26,626	1,398	46	-----	-----	440	181	153,989
Arizona.....	3	168,934	104,793	11,744	9,681	396	70,706	4,149	616	-----	-----	1,147	708	372,874
Total Pacific States.....	181	6,010,550	5,239,898	858,984	338,748	28,646	3,034,676	118,736	2,258	27,248	14,959	42,215	10,723	15,727,661
Total United States (exclusive of possessions).....	4,958	29,183,589	35,586,549	4,678,477	2,465,632	175,572	23,762,750	634,203	14,307	57,365	116,281	172,357	128,202	96,975,284
Alaska (nonmember banks).....	5	12,874	26,242	842	128	-----	16,364	271	7	-----	-----	-----	58	56,786
The Territory of Hawaii (nonmember bank).....	1	79,699	76,201	7,729	2,672	1	33,569	2,340	38	-----	19	470	586	208,324
Virgin Islands of the United States (nonmember bank).....	1	1,318	2,568	-----	10	-----	752	11	-----	-----	-----	35	5	4,699
Total possessions (nonmember banks).....	7	93,891	105,011	8,571	2,810	1	50,685	2,622	45	-----	19	505	649	264,809
Total United States and possessions.....	4,965	29,277,480	35,691,560	4,687,048	2,468,442	175,573	23,813,435	636,825	14,352	57,365	116,300	172,862	128,851	97,240,093
New York City (central Reserve city).....	6	3,623,791	3,691,300	680,166	454,434	37,114	3,085,649	60,323	-----	199	43,895	23,288	63,029	11,763,188
Chicago (central Reserve city).....	10	1,733,591	2,465,953	185,101	159,177	10,610	1,670,868	12,525	-----	322	5,332	14,796	3,668	6,261,943
Other Reserve cities.....	224	13,607,363	14,255,049	1,700,652	1,044,104	70,201	10,650,708	265,385	7,842	48,980	62,572	96,670	32,547	41,842,073
Country banks (member banks).....	4,718	10,218,844	15,174,247	2,112,558	807,917	57,647	8,355,252	295,970	6,465	7,864	4,482	37,603	28,958	37,108,080
Possessions (nonmember banks).....	7	93,891	105,011	8,571	2,810	1	50,685	2,622	45	-----	19	505	649	264,809

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	11	60,520	85,099	15,802	7,149	303	47,390	2,712	45	39	140	345	162	219,706
New Jersey, District No. 2	129	549,085	894,129	146,540	60,428	3,244	357,590	16,836	286	1,081	76	4,571	1,360	2,035,226
Kentucky, District No. 4	50	79,328	109,354	10,765	3,996	498	76,465	2,407	6	16		116	95	283,046
Pennsylvania, District No. 4	163	824,159	1,381,579	109,961	183,465	9,599	694,634	29,227		4,800	108	7,180	1,333	3,246,045
West Virginia, District No. 4	7	10,926	13,156	1,028	1,022	83	8,973	147					5	35,340
Louisiana, District No. 6	25	274,537	434,953	62,247	7,234	1,200	295,832	8,577	303	500	4,000	2,548	1,468	1,093,399
Mississippi, District No. 6	14	46,330	60,311	25,877	1,175	296	53,096	1,756	11			21	128	189,001
Tennessee, District No. 6	61	303,632	315,383	46,932	7,222	1,598	255,805	9,961	138		47	1,337	492	942,547
Indiana, District No. 7	87	357,218	779,166	65,981	31,782	2,109	428,715	9,240	29	6	12	2,624	1,080	1,677,962
Illinois, District No. 7	262	2,414,875	3,999,293	368,990	234,808	14,061	2,395,248	29,655	64	683	5,510	19,320	5,653	9,488,160
Michigan, District No. 7	52	768,073	1,395,037	107,359	105,091	3,876	737,346	13,444	40	1,160	8	6,784	3,352	3,141,570
Wisconsin, District No. 7	68	305,093	651,795	54,541	54,697	1,679	364,040	8,130	2	1	130	3,119	2,446	1,445,673
Missouri, District No. 10	29	239,398	269,994	33,248	18,552	1,090	295,651	4,077		258		695	719	863,682
New Mexico, District No. 10	8	57,069	58,845	5,542	773	288	50,296	988	184	121		229	23	174,358
Oklahoma, District No. 10	190	405,743	520,828	96,828	18,855	2,272	488,377	6,937	64	3,272	127	1,530	925	1,545,758



LIABILITIES  
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	115,042	78,728	5,418	8,070	5,903	2,908	216,129
New Hampshire.....	118,984	41,073	6,119	14,125	6,509	6,360	193,170
Vermont.....	57,633	62,954	2,291	4,782	1,184	2,274	131,118
Massachusetts.....	1,977,869	448,106	75,193	196,253	323,381	49,104	3,069,906
Rhode Island.....	206,721	22,397	7,320	12,990	8,569	3,143	261,140
Connecticut.....	561,518	170,062	24,816	27,341	21,507	24,830	830,074
Total New England States.....	3,037,767	823,320	121,157	263,561	367,053	88,679	4,701,537
New York.....	8,161,251	1,635,005	265,487	319,591	1,989,007	524,784	12,895,125
New Jersey.....	1,194,202	1,009,023	56,750	183,088	34,505	42,033	2,619,601
Pennsylvania.....	4,035,553	1,916,021	152,009	248,787	575,533	76,733	7,001,636
Delaware.....	23,036	12,751	708	2,614	670	923	40,702
Maryland.....	424,772	162,095	23,119	56,769	69,080	4,547	740,382
District of Columbia.....	523,115	100,192	18,323	178	53,102	18,726	713,636
Total Eastern States.....	14,361,929	4,835,087	516,396	811,027	2,721,897	667,746	23,914,082
Virginia.....	587,252	313,382	32,965	77,033	132,783	21,222	1,164,637
West Virginia.....	282,885	126,620	13,073	44,587	31,201	15,660	514,026
North Carolina.....	339,280	83,167	12,054	38,034	27,502	9,588	509,625
South Carolina.....	300,361	51,488	9,464	41,836	17,252	7,088	427,489
Georgia.....	600,577	150,438	21,843	68,867	163,447	10,933	1,016,105
Florida.....	828,100	205,478	17,393	148,874	146,692	16,379	1,362,916
Alabama.....	585,344	190,417	18,872	90,638	78,219	8,598	972,088
Mississippi.....	123,391	45,205	5,402	24,966	20,504	1,803	221,271
Louisiana.....	686,270	184,405	17,179	168,530	194,915	12,103	1,263,402
Texas.....	3,893,728	442,052	88,968	506,125	1,011,124	134,009	6,076,006
Arkansas.....	291,595	57,503	6,298	35,607	54,807	3,500	449,310
Kentucky.....	447,042	105,470	9,941	35,939	46,670	5,399	650,461
Tennessee.....	769,976	284,167	21,959	104,680	311,134	12,636	1,501,552
Total Southern States.....	9,735,801	2,239,792	275,411	1,385,716	2,236,250	258,918	16,131,888
Ohio.....	2,136,098	966,727	91,339	250,918	230,752	80,550	3,756,381
Indiana.....	1,019,612	433,692	40,769	191,270	118,348	34,456	1,838,147
Illinois.....	5,538,694	1,970,984	213,632	499,431	1,179,623	92,749	9,495,113
Michigan.....	1,756,738	865,607	128,953	138,268	170,642	23,820	3,083,428
Wisconsin.....	767,261	473,225	43,992	61,324	129,918	24,304	1,500,024
Minnesota.....	1,086,642	482,927	55,818	122,074	325,669	25,896	2,059,026
Iowa.....	434,387	143,994	20,973	81,598	120,447	11,788	813,187
Missouri.....	1,063,747	232,226	35,222	77,168	424,373	14,137	1,846,873
Total Middle Western States.....	13,803,179	5,569,382	630,698	1,422,051	2,699,172	307,700	24,432,182
North Dakota.....	165,636	66,461	4,335	8,686	9,668	1,803	256,589
South Dakota.....	174,621	48,254	4,747	22,646	10,444	1,759	262,471
Nebraska.....	638,087	102,778	19,670	51,051	166,136	8,359	986,081
Kansas.....	596,804	80,005	15,540	153,631	86,353	9,830	942,163
Montana.....	196,641	49,390	7,676	22,700	16,582	2,881	295,870
Wyoming.....	116,392	29,957	2,412	24,719	11,807	3,125	188,412
Colorado.....	602,043	160,200	17,022	44,254	74,693	9,175	907,387
New Mexico.....	167,668	32,040	6,973	37,977	12,952	4,636	262,246
Oklahoma.....	976,901	92,947	25,369	170,349	175,671	19,006	1,460,243
Total Western States.....	3,634,793	662,032	103,744	536,013	564,306	60,574	5,561,462
Washington.....	1,061,263	437,107	35,327	106,076	80,648	17,209	1,737,630
Oregon.....	735,876	326,913	17,602	102,949	40,245	23,214	1,246,799
California.....	4,924,995	3,751,733	156,378	941,641	381,213	273,754	10,429,714
Idaho.....	201,836	74,520	6,637	41,482	4,220	2,747	331,442
Utah.....	165,194	68,196	4,686	29,637	30,611	2,466	300,790
Nevada.....	74,583	47,767	3,454	15,805	690	1,412	113,711
Arizona.....	231,500	71,730	4,316	28,966	6,827	6,681	350,020
Total Pacific States.....	7,395,247	4,777,966	228,400	1,266,556	544,454	327,483	14,540,106
Total United States (exclusive of possessions).....	51,968,716	18,907,579	1,875,806	5,684,924	9,133,132	1,711,100	89,281,257
Alaska (nonmember banks).....	28,226	10,072	10,693	3,761	207	833	58,792
The Territory of Hawaii (nonmember bank).....	53,559	90,957	24,212	17,693	2,020	1,862	190,803
Virgin Islands of the United States (nonmember bank).....	1,283	1,934	233	816	6	8	4,280
Total possessions (nonmember banks).....	83,068	102,963	35,138	22,270	2,233	2,703	248,375
Total United States and possessions.....	52,051,784	19,010,542	1,910,944	5,707,194	9,135,365	1,713,803	89,529,632
New York City (central Reserve city).....	6,810,182	628,376	207,939	104,230	1,970,345	482,375	10,203,447
Chicago (central Reserve city).....	3,426,433	835,819	148,169	275,016	1,061,606	55,651	5,809,694
Other Reserve cities.....	21,697,430	7,812,363	809,234	2,633,136	5,193,157	678,064	38,823,584
Country banks (member banks).....	20,034,671	9,631,021	710,464	2,672,542	908,024	495,010	34,451,732
Possessions (nonmember banks).....	83,068	102,963	35,138	22,270	2,233	2,703	248,375

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	123,741	59,148	6,258	6,391	4,199	5,975	205,712
New Jersey, District No. 2.....	867,211	801,955	36,865	122,562	32,857	36,770	1,898,220
Kentucky, District No. 4.....	183,344	52,187	4,059	16,184	3,444	1,354	260,602
Pennsylvania, District No. 4.....	1,811,957	715,257	62,664	78,745	206,831	20,856	2,896,310
West Virginia, District No. 4.....	14,327	9,515	901	3,572	2,022	1,199	31,536
Louisiana, District No. 6.....	535,284	155,727	13,979	150,041	167,124	6,977	1,029,132
Mississippi, District No. 6.....	92,592	39,845	4,127	19,810	19,820	1,615	177,809
Tennessee, District No. 6.....	450,740	189,857	15,683	72,344	142,096	9,685	880,405
Indiana, District No. 7.....	874,817	366,875	36,924	168,632	101,478	29,380	1,578,106
Illinois, District No. 7.....	5,227,350	1,809,277	204,506	431,038	1,096,847	89,774	8,858,792
Michigan, District No. 7.....	1,713,783	804,059	126,378	131,329	169,814	23,076	2,908,439
Wisconsin, District No. 7.....	695,986	412,827	41,209	55,511	127,016	23,342	1,355,891
Missouri, District No. 10.....	441,509	73,744	11,404	20,617	264,470	7,352	819,096
New Mexico, District No. 10.....	87,897	25,764	6,307	28,067	11,792	3,243	163,070
Oklahoma, District No. 10.....	962,739	90,821	25,185	166,858	175,289	18,432	1,459,324

## States, Dec. 30, 1950—Continued

LIABILITIES—Continued  
(In thousands of dollars)

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
50			443	442	381	217,398	Maine.
375			183	201	149	193,753	New Hampshire.
			513	208	436	132,269	Vermont.
		25,509	6,607	10,134	13,101	3,125,632	Massachusetts.
		136	545	212		263,269	Rhode Island.
		140	1,740	2,685	1,094	835,733	Connecticut.
425		25,785	10,031	14,846	15,370	4,767,994	Total New England States.
71,935	10	51,079	23,975	51,558	499,676	13,593,358	New York.
650		76	6,328	5,206	1,354	2,533,215	New Jersey.
2,765		6,220	11,626	19,633	9,383	7,054,263	Pennsylvania.
50			8	1	50	40,811	Delaware.
100		558	485	766	682	742,973	Maryland.
		32	537	2,248	845	717,301	District of Columbia.
75,500	10	57,965	42,959	79,412	511,993	24,681,921	Total Eastern States.
100		163	1,916	3,265	1,014	1,171,095	Virginia.
	28		360	1,121	369	515,904	West Virginia.
		304	1,279	1,281	152	512,641	North Carolina.
			669	1,560	997	430,715	South Carolina.
			4,120	3,157	813	1,024,195	Georgia.
		237	2,665	3,750	783	1,370,351	Florida.
	150	2,471	2,423	3,315	684	981,131	Alabama.
			255	396	101	222,023	Mississippi.
		4,899	1,361	3,753	849	1,274,264	Louisiana.
		13,705	4,169	17,143	1,760	6,112,783	Texas.
		1	830	454	250	450,845	Arkansas.
200			976	1,069	614	653,320	Kentucky.
25		310	4,419	3,589	638	1,513,533	Tennessee.
325	178	22,090	25,442	43,853	9,024	16,232,800	Total Southern States.
50		1,142	7,091	10,373	3,660	3,778,700	Ohio.
		12	3,014	3,739	1,035	1,845,947	Indiana.
		6,121	12,837	28,081	8,560	9,550,712	Illinois.
		8	12,155	11,582	4,482	3,111,655	Michigan.
			1,657	3,405	795	1,506,011	Wisconsin.
		580	9,056	7,937	2,246	2,118,845	Minnesota.
			763	995	186	815,131	Iowa.
		1,239	1,755	3,648	1,151	1,854,666	Missouri.
50		9,232	48,328	69,760	22,115	24,581,667	Total Middle Western States.
		70	510	784	70	258,023	North Dakota.
	27		630	956	73	264,157	South Dakota.
323			712	1,416	289	988,821	Nebraska.
	3		916	1,758	243	945,083	Kansas.
			824	842	13	297,549	Montana.
			435	255	55	189,157	Wyoming.
			690	2,709	97	910,883	Colorado.
21			422	122	209	263,020	New Mexico.
		127	930	3,972	883	1,466,155	Oklahoma.
344	30	197	6,069	12,814	1,932	5,582,848	Total Western States.
	116	333	4,482	3,992	417	1,746,970	Washington.
	25	484	4,178	3,872	904	1,256,352	Oregon.
		18,526	31,267	68,845	126,384	10,674,736	California.
			520	1,254	180	333,396	Idaho.
			1,042	1,530	198	303,560	Utah.
			306	657	222	144,896	Nevada.
			3,128	1,367	139	354,654	Arizona.
	141	19,343	44,923	81,517	128,534	14,814,564	Total Pacific States.
76,644	359	134,612	177,752	302,202	688,968	90,661,794	Total United States (exclusive of possessions).
				53	2	53,847	Alaska (nonmember banks).
		19	80	728	20	191,150	The Territory of Hawaii (nonmember bank).
			7	19	7	4,313	Virgin Islands of the United States (nonmember bank).
		19	87	800	29	249,310	Total possessions (nonmember banks).
76,644	359	134,631	177,839	303,002	688,997	90,911,104	Total United States and possessions.
70,000		50,335	14,373	45,866	496,974	10,880,995	New York City (central Reserve city).
		5,928	5,661	21,307	6,009	5,841,599	Chicago (central Reserve city).
	116	73,010	93,816	168,041	162,790	39,321,157	Other Reserve cities.
6,644	243	5,339	63,902	66,988	23,195	34,618,043	Country banks (member banks).
		19	87	800	29	249,310	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

		140	552	697	408	207,509	Connecticut, District No. 2.
50		76	5,361	4,433	1,031	1,909,171	New Jersey, District No. 2.
200			96	387	153	261,438	Kentucky, District No. 4.
		108	4,182	12,170	3,217	2,915,987	Pennsylvania, District No. 4.
			33	2	17	31,588	West Virginia, District No. 4.
		4,899	1,065	3,153	710	1,038,959	Louisiana, District No. 6.
			244	390	92	178,535	Mississippi, District No. 6.
25		47	2,842	1,785	421	885,525	Tennessee, District No. 6.
		12	2,334	3,495	679	1,584,626	Indiana, District No. 7.
		6,121	12,288	27,032	8,205	8,912,438	Illinois, District No. 7.
		8	12,098	11,492	4,456	2,996,493	Michigan, District No. 7.
		130	1,348	3,126	759	1,361,254	Wisconsin, District No. 7.
			532	876	207	820,711	Missouri, District No. 10.
			398	120	202	163,790	New Mexico, District No. 10.
		127	914	3,972	862	1,445,199	Oklahoma, District No. 10.



## Condition of National Banks, by States, Dec. 30, 1950—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	9,090	9,239	4,545	1,018	23,892	241,290			9,090	9,090
New Hampshire.....	6,035	8,778	5,121	1,049	20,983	214,736	11		6,024	6,035
Vermont.....	4,753	5,128	3,520	1,102	14,503	146,772			4,753	4,753
Massachusetts.....	74,026	129,459	43,310	18,619	265,414	3,391,046	104		73,922	74,026
Rhode Island.....	8,320	10,060	4,079	344	22,803	286,012			8,320	8,320
Connecticut.....	21,521	24,430	10,993	2,935	59,879	895,612			21,521	21,521
Total New England States.....	123,745	187,094	71,568	25,067	407,474	5,175,468	115		123,630	123,745
New York.....	337,525	551,188	205,642	18,358	1,112,713	14,706,071	2,222	408	334,895	337,525
New Jersey.....	57,254	76,858	29,823	9,365	173,300	2,706,515	2,744	90	54,420	57,254
Pennsylvania.....	209,896	407,564	103,413	14,861	735,734	7,789,997		50	209,846	209,896
Delaware.....	1,710	3,206	840	79	5,835	46,646			1,710	1,710
Maryland.....	14,820	27,268	9,330	3,676	55,094	798,067			14,820	14,820
District of Columbia.....	12,450	19,800	6,753	1,129	40,132	757,433			12,450	12,450
Total Eastern States.....	633,655	1,085,884	355,801	47,468	2,122,808	26,804,729	4,966	548	628,141	633,655
Virginia.....	27,826	40,592	17,391	5,105	90,914	1,262,009	25		27,801	27,826
West Virginia.....	12,835	20,903	5,905	2,018	41,661	557,565			12,835	12,835
North Carolina.....	8,975	16,486	5,682	1,824	32,967	545,608			8,975	8,975
South Carolina.....	7,987	11,088	3,867	1,304	24,246	454,961			7,987	7,987
Georgia.....	19,423	26,896	6,877	7,652	60,848	1,085,043			19,423	19,423
Florida.....	28,525	39,871	12,756	6,859	88,011	1,458,362			28,525	28,525
Alabama.....	21,090	29,540	13,221	4,054	67,905	1,049,036			21,090	21,090
Mississippi.....	4,583	8,415	177	289	13,464	235,487	138		4,445	4,583
Louisiana.....	19,288	34,006	12,221	972	66,487	1,340,751			19,288	19,288
Texas.....	130,943	142,166	60,930	20,453	354,492	6,467,275	200		130,743	130,943
Arkansas.....	9,780	13,085	6,820	1,416	31,101	481,946		150	9,630	9,780
Kentucky.....	14,375	22,318	8,031	1,321	46,045	699,365			14,375	14,375
Tennessee.....	28,501	44,481	15,753	3,508	92,243	1,605,776	125		28,376	28,501
Total Southern States.....	334,131	449,847	169,631	56,775	1,010,384	17,243,184	488	150	333,493	334,131
Ohio.....	83,496	114,487	39,938	8,401	246,322	4,025,022	3,400		80,096	83,496
Indiana.....	32,115	51,088	21,686	5,414	110,303	1,956,250	55		32,060	32,115
Illinois.....	213,867	279,364	73,424	51,747	618,402	10,169,114	1,534	15	212,318	213,867
Michigan.....	43,545	81,756	22,977	6,270	154,548	3,266,203	1,000		42,545	43,545
Wisconsin.....	27,755	34,752	26,199	5,513	94,219	1,600,230	50		27,705	27,755
Minnesota.....	38,376	69,416	18,857	12,866	139,515	2,258,360	1,105	25	37,246	38,376
Iowa.....	13,728	21,080	10,720	2,793	48,321	863,452			13,728	13,728
Missouri.....	35,048	43,402	23,713	3,123	105,286	1,959,952			35,048	35,048
Total Middle Western States.....	487,930	695,345	237,514	96,127	1,516,916	26,098,583	7,144	40	480,746	487,930
North Dakota.....	4,115	5,911	3,175	880	14,081	272,104			4,115	4,115
South Dakota.....	3,943	6,282	3,226	737	14,188	278,345			3,943	3,943
Nebraska.....	20,115	20,664	13,066	5,054	58,899	1,047,720	25		20,090	20,115
Kansas.....	19,670	22,095	13,833	1,471	57,069	1,002,152			19,670	19,670
Montana.....	5,000	5,192	2,564	374	13,130	310,679	60		4,940	5,000
Wyoming.....	2,385	5,095	2,402	475	10,357	199,514			2,385	2,385
Colorado.....	14,665	26,211	12,456	3,799	57,131	968,014			14,665	14,665
New Mexico.....	6,215	5,794	645	2,799	15,453	278,473			6,215	6,215
Oklahoma.....	30,628	37,243	29,436	5,196	102,503	1,568,658			30,628	30,628
Total Western States.....	106,736	134,487	80,803	20,785	342,811	5,925,659	85		106,651	106,736
Washington.....	30,685	41,306	21,897	12,639	106,527	1,853,497			30,685	30,685
Oregon.....	21,715	34,117	22,579	232	78,643	1,334,995			21,715	21,715
California.....	238,338	266,778	147,854	13,355	666,325	11,341,061	761		237,577	238,338
Idaho.....	6,805	6,965	3,083	622	17,475	350,871	5		6,800	6,805
Utah.....	5,200	5,756	4,602	1,256	16,814	320,374			5,200	5,200
Nevada.....	1,810	3,555	3,713	15	9,093	153,989			1,810	1,810
Arizona.....	6,025	7,670	3,516	1,009	18,220	372,874	700		5,325	6,025
Total Pacific States.....	310,578	366,147	207,244	29,128	913,097	15,727,661	1,466		309,112	310,578
Total United States (exclusive of possessions).....	1,996,775	2,918,804	1,122,561	275,350	6,313,490	96,975,284	14,264	738	1,981,773	1,996,775
Alaska (nonmember banks).....	725	1,200	624	390	2,939	56,786			725	725
The Territory of Hawaii (nonmember bank).....	4,000	5,000	999	2,175	12,174	203,324			4,000	4,000
Virgin Islands of the United States (nonmember bank).....	150	100	39	97	386	4,699	100		50	150
Total possessions (nonmember banks).....	4,875	6,300	1,662	2,662	15,499	264,809	100		4,775	4,875
Total United States and possessions.....	2,001,650	2,925,104	1,124,223	278,012	6,328,989	97,240,093	14,364	738	1,986,548	2,001,650
New York City (central Reserve city).....	265,588	452,413	157,546	6,646	882,193	11,763,188			265,588	265,588
Chicago (central Reserve city).....	151,950	201,575	33,274	33,545	420,344	6,261,943	1,500		150,450	151,950
Other Reserve cities.....	796,362	1,181,064	437,991	105,499	2,520,916	41,842,073	4,800		791,562	796,362
Country banks (member banks).....	782,875	1,083,752	493,750	129,660	2,490,037	37,108,080	7,964	738	774,173	782,875
Possessions (nonmember banks).....	4,875	6,300	1,662	2,662	15,499	264,809	100		4,775	4,875

## States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	4,621	5,507	1,816	253	12,197	219,706			4,621	4,621
New Jersey, District No. 2.....	41,512	55,755	22,312	6,476	126,055	2,035,226	1,659	55	39,798	41,512
Kentucky, District No. 4.....	6,725	9,994	4,099	790	21,608	283,046			6,725	6,725
Pennsylvania, District No. 4.....	97,395	200,185	29,649	2,829	330,058	3,246,045			97,395	97,395
West Virginia, District No. 4.....	1,140	1,930	525	157	3,752	35,340			1,140	1,140
Louisiana, District No. 6.....	14,963	27,631	10,892	954	54,440	1,093,399			14,963	14,963
Mississippi, District No. 6.....	3,553	6,673	124	116	10,466	189,001	138		3,415	3,553
Tennessee, District No. 6.....	19,615	26,273	8,983	2,151	57,022	942,547	125		19,490	19,615
Indiana, District No. 7.....	26,760	44,135	17,995	4,446	93,336	1,677,962	55		26,705	26,760
Illinois, District No. 7.....	202,065	262,930	62,940	47,787	575,722	9,488,160	1,519	15	200,531	202,065
Michigan, District No. 7.....	40,607	77,758	21,020	5,692	145,077	3,141,570	1,000		39,607	40,607
Wisconsin, District No. 7.....	24,375	37,709	24,372	4,963	84,419	1,445,673	50		24,325	24,375
Missouri, District No. 10.....	14,565	17,117	9,660	1,629	42,971	863,682			14,565	14,565
New Mexico, District No. 10.....	4,300	4,056	241	1,971	10,568	174,358			4,300	4,300
Oklahoma, District No. 10.....	30,078	36,561	29,066	4,854	100,559	1,545,758			30,078	30,078



# Loans and Discounts of National Banks, by States, Dec. 30, 1950

[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals (consumer loans)	Loans to banks	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties							
Maine.....	27,573	68	5,253	65	734	1,689	16,150	5,329	18,829	52	2,397	3	78,142	938	77,204
New Hampshire.....	29,973	-----	2,090	12	1,543	1,493	14,947	3,374	18,057	25	1,981	24	73,519	513	73,006
Vermont.....	10,525	-----	4,605	-----	1,836	3,079	13,087	3,524	17,082	-----	995	14	54,747	450	54,297
Massachusetts.....	686,966	-----	3,686	20,076	14,305	1,305	96,980	66,521	209,822	1,933	45,177	439	1,147,216	20,692	1,126,524
Rhode Island.....	61,298	-----	10	312	2,545	11	7,358	2,739	17,236	-----	7,540	29	99,078	1,453	97,625
Connecticut.....	87,076	-----	2,387	1,344	4,011	1,092	53,496	16,447	61,075	-----	5,636	56	232,620	4,467	228,153
Total New England States.....	903,411	68	18,031	21,809	24,974	8,669	202,024	97,934	342,101	2,010	63,726	565	1,685,322	28,113	1,657,209
New York.....	2,763,820	215	38,638	526,324	104,681	18,848	322,298	75,183	698,723	24,247	165,961	881	4,739,819	79,829	4,659,990
New Jersey.....	164,980	81	8,094	2,280	7,943	5,444	283,940	38,755	179,852	-----	10,370	107	701,846	7,315	694,531
Pennsylvania.....	1,038,701	311	39,878	8,599	30,096	36,527	462,181	112,358	374,619	300	40,619	472	2,144,664	30,549	2,114,115
Delaware.....	4,231	6	1,119	-----	342	1,375	5,296	1,139	1,047	-----	529	1	15,085	24	15,061
Maryland.....	62,251	377	4,031	1,555	18,061	6,825	34,816	11,994	27,982	-----	7,323	15	175,230	1,006	174,224
District of Columbia.....	78,887	-----	9	895	3,630	126	38,414	15,283	45,445	-----	2,578	33	185,300	1,753	183,547
Total Eastern States.....	4,112,870	990	91,769	539,653	164,735	69,145	1,146,948	254,712	1,327,668	24,547	227,380	1,509	7,961,944	120,476	7,841,468
Virginia.....	129,556	3	18,507	1,686	8,576	15,221	94,697	28,209	107,125	580	19,822	63	424,045	3,777	420,268
West Virginia.....	31,024	-----	2,317	-----	1,285	3,641	48,509	11,377	47,492	-----	1,683	19	147,347	2,128	145,219
North Carolina.....	84,073	-----	4,172	-----	9,255	2,761	11,844	6,978	52,044	140	2,590	24	174,697	2,015	172,682
South Carolina.....	61,933	152	2,382	516	1,826	1,808	14,735	10,391	35,561	-----	5,101	29	134,496	1,487	133,009
Georgia.....	212,869	55	5,968	3,462	11,445	4,674	35,101	14,318	122,080	2,012	13,143	404	425,531	3,643	421,882
Florida.....	148,965	-----	5,429	1,343	15,960	1,737	29,375	18,039	87,846	500	11,337	56	320,587	2,715	317,872
Alabama.....	135,305	43	15,498	3,205	6,681	5,075	49,978	17,387	86,738	-----	14,230	116	334,256	5,124	329,132
Mississippi.....	22,788	5	3,322	267	7,466	1,771	7,246	3,524	16,646	-----	2,003	293	58,611	844	57,767
Louisiana.....	188,908	54	8,205	2,608	3,196	2,375	24,910	15,974	68,201	1,357	17,605	1,876	335,269	3,949	331,320
Texas.....	1,177,530	29,307	139,297	9,282	66,108	19,209	114,096	61,624	416,677	100	55,751	3,910	2,092,896	21,456	2,071,440
Arkansas.....	62,798	188	9,530	1,479	3,883	3,871	11,272	6,366	35,877	40	1,362	112	114,067	569	113,498
Kentucky.....	346,100	379	16,029	3,500	14,514	7,556	33,498	19,624	143,877	870	17,044	433	603,424	7,659	595,765
Total Southern States.....	2,645,436	30,265	252,138	28,671	142,205	80,227	506,057	224,686	1,278,931	5,799	165,668	7,441	5,367,524	58,159	5,309,365
Ohio.....	409,017	3,737	27,871	8,262	19,141	31,732	252,536	58,865	252,549	189	33,767	341	1,098,007	13,987	1,084,020
Indiana.....	150,383	692	17,524	703	4,351	13,706	124,554	23,892	97,105	35	7,552	111	440,608	5,050	435,558
Illinois.....	1,573,779	2,611	81,585	86,587	74,835	18,039	259,617	60,391	385,964	2	76,494	998	2,620,902	41,750	2,579,152
Michigan.....	262,939	334	7,695	7,867	7,758	6,596	256,325	42,763	197,794	45	21,331	406	811,793	9,908	801,795
Wisconsin.....	140,395	28	10,730	389	4,484	7,360	88,196	18,352	53,691	3	27,410	146	351,184	6,540	344,644
Minnesota.....	278,144	7,956	38,088	2,683	8,813	9,811	141,168	21,408	146,356	-----	49,145	685	704,257	7,890	696,367
Iowa.....	71,756	6,732	47,617	475	1,620	8,611	42,964	9,547	35,724	-----	4,430	108	229,584	3,089	226,495
Missouri.....	272,840	5,309	49,278	5,556	12,173	5,658	127,336	17,820	114,250	75	21,784	130	632,209	4,045	628,164
Total Middle Western States.....	3,159,253	27,399	280,388	112,462	133,175	101,513	1,292,696	253,038	1,283,433	349	241,913	2,925	6,888,544	92,349	6,796,195
North Dakota.....	12,166	13,515	9,584	5	787	1,582	12,095	2,817	14,611	-----	626	42	67,830	1,015	66,815
South Dakota.....	16,856	4,670	18,882	43	514	1,690	17,122	3,048	16,847	-----	995	77	80,744	2,145	78,599
Nebraska.....	98,872	15,248	85,067	1,217	5,741	4,390	16,947	8,193	37,231	243	13,292	202	286,643	3,446	283,197
Kansas.....	81,090	28,442	66,732	1,558	2,788	7,607	22,385	5,928	49,606	189	7,270	168	273,763	1,468	272,295
Montana.....	14,047	7,900	10,379	-----	102	1,126	11,773	2,140	18,229	-----	961	43	66,700	944	65,756
Wyoming.....	11,032	1,424	11,703	-----	702	960	12,883	3,590	8,831	-----	220	72	51,417	355	51,062
Colorado.....	81,270	8,823	67,508	653	669	3,431	29,839	14,099	43,098	-----	7,021	182	256,593	1,427	255,166
New Mexico.....	28,136	1,806	13,340	-----	1,135	1,497	14,940	3,946	19,082	-----	861	34	84,777	854	83,923
Oklahoma.....	215,966	9,447	46,160	1,414	1,618	7,087	28,976	13,613	82,394	-----	7,804	291	414,770	2,801	411,969
Total Western States.....	559,435	91,275	329,355	4,890	14,056	29,370	166,960	57,374	289,929	432	39,050	1,111	1,583,237	14,455	1,568,782
Washington.....	277,707	14,796	19,761	1,797	4,339	10,217	122,489	29,295	136,604	-----	15,193	574	632,772	7,785	624,987
Oregon.....	174,623	22,510	22,144	264	2,371	6,935	97,090	21,939	107,663	-----	6,275	738	462,552	2,756	459,796
California.....	1,425,650	2,223	152,067	15,394	21,254	57,034	1,757,360	179,925	793,459	6,652	108,275	5,453	4,524,746	59,930	4,464,816
Idaho.....	33,617	6,263	18,066	31	1,607	2,864	37,506	8,496	18,741	-----	2,433	98	129,742	1,567	128,175
Utah.....	30,597	570	7,968	445	6,545	1,461	29,475	4,976	30,649	-----	6,427	310	119,423	1,103	118,320
Nevada.....	5,994	-----	2,958	-----	182	845	19,670	4,402	11,312	-----	229	69	45,661	119	45,542
Arizona.....	54,617	214	27,872	47	263	2,003	43,645	1,747	39,142	-----	161	124	169,835	901	168,934
Total Pacific States.....	2,002,805	46,576	250,856	17,978	36,561	81,359	2,107,235	250,780	1,137,570	6,652	138,993	7,366	6,084,731	74,161	6,010,570
Total United States (exclusive of possessions).....	13,383,210	196,573	1,222,537	725,463	515,724	370,283	5,421,920	1,138,524	5,659,632	39,789	876,730	20,917	29,571,302	387,713	29,183,589
Alaska (nonmember banks).....	4,527	-----	1	-----	13	26	4,269	1,805	2,637	-----	-----	4	13,282	408	12,874
The Territory of Hawaii (nonmember bank).....	14,060	-----	6,342	-----	8,196	501	34,251	5,771	6,379	-----	4,167	32	79,699	-----	79,699
Virgin Islands of the United States (nonmember bank).....	115	-----	10	-----	6	112	631	128	315	-----	-----	1	1,318	-----	1,318
Total possessions (nonmember banks).....	18,702	-----	6,353	-----	8,215	639	39,151	7,704	9,331	-----	4,167	37	94,299	408	93,891
Total United States and possessions.....	13,401,912	196,573	1,228,890	725,463	523,939	370,922	5,461,071	1,146,228	5,668,963	39,789	880,897	20,954	29,665,601	388,121	29,277,480
New York City (central Reserve city).....	2,429,343	-----	56	511,167	94,115	-----	48,640	9,891	433,287	24,034	138,016	648	3,689,197	65,406	3,623,791
Chicago (central Reserve city).....	1,326,889	261	7,563	86,173	57,841	632	42,627	17,277	158,151	2	65,149	559	1,763,124	29,533	1,733,591
Other Reserve cities.....	6,795,442	55,432	306,834	110,151	240,871	71,129	2,720,578	482,412	2,519,585	13,981	458,362	13,797	13,788,574	181,211	13,607,363
Country banks (member banks).....	2,831,536	140,880	908,084	17,972	122,897	298,522	2,610,075	628,944	2,548,609	1,772	215,203	5,913	10,330,407	111,563	10,218,844
Possessions (nonmember banks).....	18,702	-----	6,353	-----	8,215	639	39,151	7,704	9,331	-----	4,167	37	94,299	408	93,891

## States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	12,810		115	2	1,107	285	27,157	3,239	15,261		1,181	10	61,167	647	60,520
New Jersey, District No. 2	124,554		4,832	2,237	7,512	3,463	233,992	27,607	141,165		8,444	100	553,906	4,821	549,085
Kentucky, District No. 4	17,279		8,878		1,281	5,751	15,665	5,178	24,859		1,035	42	79,979	651	79,328
Pennsylvania, District No. 4	469,192		5,240	4,672	18,207	7,512	159,715	34,849	128,312		10,232	29	837,960	13,801	824,159
West Virginia, District No. 4	1,623		126		644	377	4,784	692	2,661		18	1	10,926		10,926
Louisiana, District No. 6	159,353	48	5,759	2,482	2,398	1,316	19,188	13,500	55,067	1,357	15,830	1,808	278,106	3,569	274,537
Mississippi, District No. 6	18,974	5	1,503	262	539	1,312	5,935	3,137	13,376		1,781	254	47,078	748	46,330
Tennessee, District No. 6	134,766	63	10,873	3,053	11,486	5,638	21,529	11,350	94,646	220	14,230	270	308,124	4,492	303,632
Indiana, District No. 7	125,774	490	14,328	700	3,630	10,032	103,429	19,017	77,411	5	6,696	52	361,564	4,346	357,218
Illinois, District No. 7	1,520,732	2,109	61,816	86,478	67,053	11,469	222,669	53,641	353,947	2	73,838	882	2,454,636	39,761	2,414,875
Michigan, District No. 7	255,439	332	6,832	7,807	6,850	5,834	242,655	39,952	191,265	45	20,624	403	777,738	9,665	768,073
Wisconsin, District No. 7	131,705	2	7,100	389	3,822	5,502	75,904	15,560	44,212	3	26,787	136	311,122	6,029	305,093
Missouri, District No. 10	109,717	4,753	37,904	2,512	5,231	2,136	21,881	7,252	42,002	75	7,309	63	240,835	1,437	239,398
New Mexico, District No. 10	20,891	44	4,957		1,078	958	12,623	3,215	13,193		554	21	57,534	465	57,069
Oklahoma, District No. 10	214,842	9,445	44,230	1,414	1,614	6,816	28,196	13,325	80,602		7,762	275	408,521	2,778	405,743



## U. S. Government Obligations Held by National Banks, by States, Dec. 30, 1950

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed										Federal Housing Administration debentures	Total
	Direct obligations											
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings series D, F, G; investment series A-1965 and depository bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total			
Maine.....	1,399	1,050	21,735	7,910	33,500	14,176	5,739	5,526	91,035	11	91,046	
New Hampshire.....	7,064	1,020	18,505	4,493	24,585	7,089	1,775	4,147	68,678	48	68,726	
Vermont.....	3,135	1,235	13,531	6,465	15,579	4,384	2,276	2,868	49,473	27	49,500	
Massachusetts.....	105,156	15,088	258,433	26,886	403,344	218,947	141,383	43,920	1,213,157	225	1,213,382	
Rhode Island.....	9,834	1,800	27,285	1,113	45,567	11,705	6,266	7,814	111,384	111	111,384	
Connecticut.....	33,292	5,886	71,225	11,786	136,740	51,877	16,238	10,031	337,075	12	337,087	
Total New England States.....	159,880	26,079	410,714	58,653	659,315	308,178	173,677	74,306	1,870,802	323	1,871,125	
New York.....	327,149	174,759	999,722	118,043	2,271,297	614,428	113,157	155,247	4,773,802	894	4,774,696	
New Jersey.....	52,290	14,037	267,237	58,636	396,788	179,252	57,458	182,477	1,208,175	323	1,208,498	
Pennsylvania.....	128,192	35,316	598,487	138,770	1,005,739	604,123	323,387	281,091	3,115,105	177	3,115,282	
Delaware.....	3,792	19	2,545	1,891	5,750	2,242	1,031	2,181	19,451	19	19,451	
Maryland.....	19,740	6,954	34,304	15,434	186,752	72,549	35,088	6,042	376,863	8	376,871	
District of Columbia.....	52,945	14,595	129,208	13,706	105,846	28,781	1,332	2,463	348,876	348	348,876	
Total Eastern States.....	584,108	245,680	2,031,503	346,480	3,972,172	1,501,375	531,453	629,501	9,842,272	1,402	9,843,674	
Virginia.....	30,981	7,328	107,610	33,903	168,039	55,986	19,389	18,606	441,842	21	441,863	
West Virginia.....	14,674	3,890	72,082	15,615	84,108	24,013	7,078	17,263	238,723	238	238,723	
North Carolina.....	14,156	10,553	52,731	9,972	63,114	10,109	11,292	3,096	175,023	175	175,023	
South Carolina.....	3,490	3,818	59,822	11,553	74,583	12,606	784	2,453	169,109	169	169,109	
Georgia.....	14,145	3,239	111,511	9,865	109,706	9,976	3,078	9,467	270,987	270	270,987	
Florida.....	23,878	17,928	226,252	13,872	212,465	31,669	17,717	86,095	629,876	629	629,876	
Alabama.....	32,736	13,700	117,029	11,401	127,906	23,250	6,762	8,699	341,483	2	341,485	
Mississippi.....	4,611	2,685	25,598	4,138	30,043	1,922	2,814	3,771	75,582	75	75,582	
Louisiana.....	46,252	14,776	256,415	7,183	126,888	30,953	14,531	34,004	531,002	531	531,002	
Texas.....	265,065	83,301	695,357	36,808	592,774	130,252	35,379	52,850	1,891,786	3	1,891,789	
Arkansas.....	16,378	7,837	75,092	9,174	49,176	7,086	2,809	4,365	171,917	171	171,917	
Kentucky.....	10,858	12,876	82,735	10,477	108,785	22,302	10,046	10,734	268,813	4	268,817	
Tennessee.....	15,920	20,148	130,966	18,516	202,602	48,028	14,375	4,388	454,943	6	454,949	
Total Southern States.....	493,144	202,079	2,013,200	192,477	1,950,189	408,152	146,054	255,791	5,661,086	36	5,661,122	
Ohio.....	140,833	32,970	502,679	52,098	664,798	167,707	53,368	66,187	1,680,640	16	1,680,656	
Indiana.....	59,950	17,112	297,069	31,935	326,569	101,358	34,632	25,368	893,993	22	894,015	
Illinois.....	291,258	168,838	1,161,619	107,888	1,545,739	584,735	363,544	67,467	4,291,088	13	4,291,101	
Michigan.....	95,172	80,271	365,432	28,771	599,469	233,532	9,669	40,157	1,452,473	19	1,452,492	
Wisconsin.....	22,121	49,220	222,926	41,157	229,610	86,098	12,804	58,151	722,087	45	722,132	
Minnesota.....	20,689	24,158	222,708	50,161	320,197	85,391	24,814	23,109	771,227	771	771,227	
Iowa.....	22,472	14,356	110,249	27,850	102,480	16,670	4,994	3,316	302,387	302	302,387	
Missouri.....	67,158	18,482	211,246	16,101	234,348	45,188	16,932	15,536	624,991	29	625,020	
Total Middle Western States.....	719,653	405,407	3,093,928	355,961	4,023,210	1,320,679	520,757	299,291	10,738,886	144	10,739,030	
North Dakota.....	3,218	8,502	43,476	12,618	53,011	11,211	944	691	133,671	7	133,678	
South Dakota.....	7,744	8,723	35,011	8,748	45,132	10,426	372	952	117,108	4	117,112	
Nebraska.....	24,045	13,073	108,082	21,388	129,466	41,748	25,493	15,564	378,859	3	378,862	
Kansas.....	28,005	20,535	140,246	21,917	113,426	17,855	4,792	5,886	352,662	104	352,766	
Montana.....	13,601	9,561	53,324	9,132	51,735	11,566	1,311	380	150,610	150	150,610	
Wyoming.....	12,945	2,420	31,286	4,324	22,876	7,069	925	899	82,744	82	82,744	
Colorado.....	89,314	11,332	134,066	15,867	101,549	26,033	11,097	7,171	396,429	396	396,429	
New Mexico.....	6,660	4,565	45,739	5,521	20,371	7,042	1,349	1,778	93,025	93	93,025	
Oklahoma.....	67,890	29,163	194,957	22,015	138,481	31,487	31,784	10,678	526,455	19	526,474	
Total Western States.....	253,422	107,874	786,187	121,530	676,047	164,437	78,067	43,999	2,231,563	137	2,231,700	
Washington.....	27,439	4,861	105,492	12,862	199,176	146,417	54,575	35,098	585,920	585	585,920	
Oregon.....	7,811	525	103,181	3,612	131,818	77,625	37,182	30,822	452,576	452	452,576	
California.....	118,469	95,317	1,291,588	80,067	1,542,650	345,497	150,649	148,345	3,772,582	643	3,773,225	
Idaho.....	5,985	401	31,708	2,424	60,734	15,120	14,237	12,466	143,075	8	143,083	
Utah.....	17,450	2,283	49,291	3,018	17,885	5,268	11,963	3,257	110,415	3	110,418	
Nevada.....	2,180	400	20,975	3,149	31,909	5,323	4,352	1,595	69,883	69	69,883	
Arizona.....	22,181	2,600	7,189	2,285	57,886	7,542	1,703	2,476	103,862	931	104,793	
Total Pacific States.....	201,515	106,387	1,609,424	107,417	2,042,058	602,792	274,661	294,059	5,238,313	1,585	5,239,898	
Total United States (exclusive of possessions).....	2,411,722	1,093,506	9,944,956	1,182,518	13,322,991	4,305,613	1,724,669	1,596,947	35,582,922	3,627	35,586,549	
Alaska (nonmember banks).....	1,295	2,093	5,601	10,608	3,350	534	804	1,957	26,242	26	26,242	
The Territory of Hawaii (nonmember bank).....	997		21,921	7,150	40,133	4,213	1,787	76,201	76,201	76	76,201	
Virgin Islands of the United States (nonmember bank).....		300	1,427	260	319	52	50	160	2,568	2	2,568	
Total possessions (nonmember banks).....	2,292	2,393	28,949	18,018	43,802	4,799	2,641	2,117	105,011	105	105,011	
Total United States and possessions.....	2,414,014	1,095,899	9,973,905	1,200,536	13,366,793	4,310,412	1,727,310	1,599,064	35,687,933	3,627	35,691,560	
New York City (central Reserve city).....	290,099	160,370	792,488	44,740	1,835,189	464,587	56,738	47,089	3,691,300	3,691	3,691,300	
Chicago (central Reserve city).....	193,606	102,955	620,811	11,906	780,646	400,608	328,320	27,101	2,465,953	2,465	2,465,953	
Other Reserve cities.....	942,890	395,546	4,063,158	198,033	5,356,685	1,862,576	777,079	658,662	14,254,629	420	14,255,049	
Country banks (member banks).....	985,127	434,635	4,468,499	927,839	5,350,471	1,577,842	562,532	864,095	15,171,040	3,207	15,174,247	
Possessions (nonmember banks).....	2,292	2,393	28,949	18,018	43,802	4,799	2,641	2,117	105,011	105	105,011	

## States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	10,722	300	25,739	2,991	26,592	11,859	5,374	1,510	85,087	12	85,099
New Jersey, District No. 2.....	29,047	8,890	184,964	36,876	283,284	145,998	48,083	156,706	893,848	281	894,129
Kentucky, District No. 4.....	3,670	2,190	36,460	7,208	40,014	9,546	4,872	5,394	109,354	109	109,354
Pennsylvania, District No. 4.....	43,307	18,545	234,324	40,557	409,218	332,008	172,141	131,341	1,381,441	138	1,381,579
West Virginia, District No. 4.....	2,423	150	2,194	1,912	3,436	674	980	1,387	13,156	13	13,156
Louisiana, District No. 6.....	29,206	10,276	202,469	5,637	113,992	27,850	12,346	33,177	434,953	434	434,953
Mississippi, District No. 6.....	4,412	1,785	18,830	3,398	23,614	1,881	2,653	3,738	60,311	60	60,311
Tennessee, District No. 6.....	14,823	11,326	96,356	13,034	133,864	36,746	6,495	2,733	315,377	6	315,383
Indiana, District No. 7.....	52,993	14,521	253,003	26,040	288,730	88,311	32,658	22,909	779,165	1	779,166
Illinois, District No. 7.....	282,422	161,541	1,076,564	82,714	1,426,158	561,911	353,131	54,837	3,999,280	13	3,999,293
Michigan, District No. 7.....	93,522	79,415	352,457	19,564	573,136	229,636	8,432	38,868	1,395,030	7	1,395,037
Wisconsin, District No. 7.....	20,472	48,440	205,685	33,172	191,651	83,791	11,254	57,285	651,750	45	651,795
Missouri, District No. 10.....	35,233	12,141	106,141	5,540	88,927	6,662	13,696	1,649	269,984	5	269,984
New Mexico, District No. 10.....	3,869	2,649	25,583	4,205	15,851	4,646	991	1,051	58,845	58	58,845
Oklahoma, District No. 10.....	67,590	28,605	192,588	21,818	136,602	31,349	31,765	10,492	520,809	19	520,828



# Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Dec. 30, 1950

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	9,464	13,208	6	86	5,498	21,099	49,361
New Hampshire.....	13,158	14,714	3	15	5,356	22,350	55,596
Vermont.....	5,287	8,707	15	18	2,525	14,076	30,628
Massachusetts.....	237,725	85,706	705	10,905	43,087	417,629	795,757
Rhode Island.....	12,261	11,577	43	93	5,618	32,454	62,046
Connecticut.....	49,124	79,198	211	34	17,831	81,344	227,742
Total New England States.....	327,019	213,110	983	11,151	79,915	588,952	1,221,130
New York.....	1,184,271	139,578	476	40,771	90,307	2,162,120	3,617,523
New Jersey.....	73,520	133,955	352	4	47,333	239,700	494,864
Pennsylvania.....	391,662	350,263	526	2,515	118,020	839,662	1,702,648
Delaware.....	985	2,270	-----	-----	922	4,369	8,546
Maryland.....	41,371	57,009	-----	86	12,935	90,474	201,875
District of Columbia.....	29,865	36,583	1	18	12,905	106,631	186,003
Total Eastern States.....	1,721,674	719,658	1,355	43,394	282,422	3,442,956	6,211,459
Virginia.....	72,358	83,760	320	-----	24,518	138,788	319,744
West Virginia.....	22,222	50,139	20	-----	13,259	56,765	142,405
North Carolina.....	30,056	58,520	10	-----	11,708	55,741	156,035
South Carolina.....	24,275	39,121	192	1	11,078	46,871	121,538
Georgia.....	114,615	53,324	217	-----	15,006	127,849	311,011
Florida.....	71,958	158,797	223	13	24,069	145,757	400,817
Alabama.....	33,867	101,155	577	160	20,182	115,537	271,478
Mississippi.....	5,749	33,627	-----	-----	5,243	22,852	67,471
Louisiana.....	85,001	95,560	481	198	16,462	172,047	369,749
Texas.....	371,957	911,440	4,551	2,730	75,816	756,230	2,122,724
Arkansas.....	21,790	68,691	5	-----	7,184	51,146	148,816
Kentucky.....	21,479	80,966	15	-----	13,852	70,282	186,594
Tennessee.....	104,809	131,481	312	4	24,209	181,543	442,358
Total Southern States.....	980,136	1,866,581	6,923	3,106	262,586	1,941,408	5,060,740
Ohio.....	237,461	211,909	521	1,136	59,719	432,148	942,894
Indiana.....	93,579	176,535	74	13	36,409	189,462	496,072
Illinois.....	689,890	391,987	1,182	4,101	83,806	1,381,494	2,552,460
Michigan.....	229,915	119,693	304	2,001	45,495	361,190	758,598
Wisconsin.....	128,468	100,296	17	22	18,238	150,125	397,166
Minnesota.....	183,492	147,046	560	711	20,135	234,589	586,533
Iowa.....	45,339	89,385	217	-----	11,863	93,217	240,021
Missouri.....	187,125	129,717	98	102	17,211	246,915	581,168
Total Middle Western States.....	1,795,269	1,366,568	2,973	8,086	292,876	3,089,140	6,554,912
North Dakota.....	4,075	19,191	6	38	3,393	26,493	53,196
South Dakota.....	5,617	24,043	-----	-----	3,440	27,738	60,838
Nebraska.....	66,543	92,134	270	-----	9,172	129,278	297,397
Kansas.....	25,542	125,973	218	-----	10,477	116,831	279,041
Montana.....	8,655	31,421	24	37	4,549	32,619	77,305
Wyoming.....	4,767	27,784	-----	-----	3,210	19,502	55,263
Colorado.....	51,917	81,377	197	12	12,162	124,509	270,174
New Mexico.....	3,174	55,214	150	-----	4,816	26,741	90,095
Oklahoma.....	69,510	220,220	1,001	-----	18,151	187,642	496,524
Total Western States.....	239,800	677,357	1,866	87	69,370	691,353	1,679,833
Washington.....	143,835	62,767	693	815	25,875	206,649	440,634
Oregon.....	73,572	36,962	670	543	13,334	158,962	284,043
California.....	608,632	201,974	3,678	11,288	85,511	1,154,185	2,065,268
Idaho.....	11,724	17,502	-----	-----	4,741	33,965	67,932
Utah.....	20,297	11,984	-----	-----	3,098	44,088	79,467
Nevada.....	5,943	4,727	-----	-----	2,817	13,139	26,626
Arizona.....	18,054	14,604	197	-----	7,020	30,831	70,706
Total Pacific States.....	882,057	350,520	5,041	12,843	142,396	1,641,819	3,034,676
Total United States (exclusive of possessions).....	5,945,955	5,193,794	19,141	78,667	1,129,565	11,395,628	23,762,750
Alaska (nonmember banks).....	1,084	623	-----	23	4,055	110,579	16,364
The Territory of Hawaii (nonmember bank).....	5,873	624	31	-----	13,240	113,780	33,569
Virgin Islands of the United States (nonmember bank).....	13	12	-----	-----	209	1518	752
Total possessions (nonmember banks).....	6,970	1,259	31	44	17,504	124,877	50,685
Total United States and possessions.....	5,952,925	5,195,053	19,172	78,711	1,147,069	11,420,505	23,813,435
New York City (central Reserve city).....	1,099,353	12,375	260	40,369	39,722	1,893,570	3,085,649
Chicago (central Reserve city).....	548,494	100,603	1,132	4,095	25,237	991,307	1,670,868
Other Reserve cities.....	3,379,698	1,720,193	11,546	32,481	371,278	5,135,512	10,650,708
Country banks (member banks).....	918,410	3,360,623	6,203	1,722	693,328	3,375,239	8,355,525
Possessions (nonmember banks).....	6,970	1,259	31	44	17,504	124,877	50,685

## States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	12,270	9,348	-----	9	5,085	20,678	47,390
New Jersey, District No. 2.....	61,280	89,569	278	4	32,665	173,794	357,590
Kentucky, District No. 4.....	3,069	43,713	15	-----	6,585	23,083	76,465
Pennsylvania, District No. 4.....	160,557	113,230	126	171	45,731	374,819	694,634
West Virginia, District No. 4.....	2,499	2,599	10	-----	722	3,143	8,973
Louisiana, District No. 6.....	72,544	61,339	481	198	12,165	149,105	295,832
Mississippi, District No. 6.....	5,350	25,625	-----	-----	4,198	17,923	53,096
Tennessee, District No. 6.....	50,503	87,630	225	-----	16,744	100,703	255,805
Indiana, District No. 7.....	86,007	147,090	74	13	30,625	164,906	428,715
Illinois, District No. 7.....	659,070	338,430	1,182	4,101	74,129	1,318,336	2,395,248
Michigan, District No. 7.....	228,914	111,267	304	2,001	43,330	351,530	737,846
Wisconsin, District No. 7.....	124,747	86,158	17	22	15,821	137,275	364,040
Missouri, District No. 10.....	98,838	74,598	98	56	7,093	114,968	295,651
New Mexico, District No. 10.....	2,444	28,799	150	-----	2,659	16,244	50,296
Oklahoma, District No. 10.....	69,202	215,187	976	-----	17,498	185,514	488,377

<sup>1</sup> Reserve with approved national banking associations.

## Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. <sup>1</sup>	
Maine.....	115,042	5,335	7,981	5,884	19	2,968	137,229
New Hampshire.....	118,984	5,156	13,974	6,509	-----	6,360	150,983
Vermont.....	57,633	2,081	4,332	1,184	-----	2,274	67,504
Massachusetts.....	1,977,869	72,689	193,333	290,910	32,403	49,104	2,616,308
Rhode Island.....	206,721	6,861	12,989	8,123	446	3,143	238,283
Connecticut.....	561,518	23,394	26,960	21,487	20	24,830	658,209
Total New England States.....	3,037,767	115,516	259,569	334,097	32,888	88,679	3,868,516
New York.....	8,161,251	228,234	280,691	1,313,279	542,151	524,784	11,050,390
New Jersey.....	1,194,202	50,986	164,575	34,181	121	42,033	1,486,098
Pennsylvania.....	4,035,553	151,049	173,658	556,211	18,058	76,733	5,011,262
Delaware.....	23,036	698	2,562	670	-----	923	27,889
Maryland.....	424,772	19,414	56,279	68,680	380	4,547	574,072
District of Columbia.....	523,115	16,298	178	48,649	4,453	18,726	611,419
Total Eastern States.....	14,361,929	466,679	677,943	2,021,670	565,163	667,746	18,761,130
Virginia.....	587,252	19,889	60,251	132,434	39	21,222	821,087
West Virginia.....	282,885	11,911	44,392	30,981	-----	15,660	385,829
North Carolina.....	339,280	10,266	31,615	27,491	-----	9,588	418,240
South Carolina.....	300,361	8,847	41,461	17,072	-----	7,088	371,829
Georgia.....	600,577	18,893	68,571	163,397	42	10,933	862,413
Florida.....	828,100	15,029	146,533	144,026	2,341	16,379	1,152,408
Alabama.....	585,344	16,416	90,521	76,849	295	8,598	778,023
Mississippi.....	123,391	4,700	24,966	20,504	-----	1,803	175,364
Louisiana.....	686,270	16,623	167,254	187,811	7,104	12,103	1,077,165
Texas.....	3,893,728	77,453	419,583	997,225	11,428	134,009	5,533,426
Arkansas.....	291,595	6,258	34,838	54,687	-----	3,500	390,878
Kentucky.....	447,042	9,868	34,846	46,610	-----	5,399	543,765
Tennessee.....	769,976	18,881	94,865	309,031	393	12,636	1,205,782
Total Southern States.....	9,735,801	235,034	1,259,696	2,208,118	21,642	258,918	13,719,209
Ohio.....	2,136,098	88,148	183,383	226,488	3,665	80,550	2,718,332
Indiana.....	1,019,612	38,426	191,034	117,370	70	34,456	1,400,968
Illinois.....	5,538,694	209,680	400,471	1,128,972	47,291	92,749	7,417,857
Michigan.....	1,756,738	127,663	130,463	165,021	4,743	23,820	2,208,448
Wisconsin.....	767,261	38,673	60,443	128,743	764	24,304	1,020,188
Minnesota.....	1,086,642	55,707	119,949	322,644	2,369	25,896	1,613,207
Iowa.....	434,387	18,362	81,455	120,447	-----	11,788	666,439
Missouri.....	1,063,747	33,600	71,840	423,208	1,115	14,137	1,607,647
Total Middle Western States.....	13,803,179	610,259	1,239,038	2,632,893	60,017	307,700	18,653,086
North Dakota.....	165,636	3,804	8,565	9,668	-----	1,803	189,476
South Dakota.....	174,621	3,715	21,927	10,444	-----	1,759	212,466
Nebraska.....	638,087	19,587	51,036	166,130	4	8,359	883,203
Kansas.....	596,804	13,839	152,753	86,320	-----	9,830	859,546
Montana.....	196,641	7,651	22,536	10,577	-----	2,881	246,286
Wyoming.....	116,392	2,009	24,702	11,807	-----	3,125	158,035
Colorado.....	602,043	15,821	43,995	74,629	52	9,175	745,715
New Mexico.....	167,668	4,528	37,977	12,952	-----	4,636	227,761
Oklahoma.....	976,901	22,771	162,846	174,163	425	19,006	1,356,112
Total Western States.....	3,634,793	93,725	526,337	562,690	481	60,574	4,878,600
Washington.....	1,061,283	31,005	106,076	77,173	3,085	17,209	1,295,811
Oregon.....	735,876	17,540	97,500	39,126	1,069	23,214	914,625
California.....	4,924,995	138,148	567,734	250,698	93,112	273,754	6,248,441
Idaho.....	201,836	4,977	41,478	4,130	-----	2,747	255,168
Utah.....	165,194	3,138	29,627	30,561	-----	2,466	230,986
Nevada.....	74,583	1,809	14,722	690	-----	1,412	93,216
Arizona.....	231,500	4,186	28,966	5,758	1,069	6,681	278,160
Total Pacific States.....	7,395,247	200,803	886,403	408,136	98,335	327,483	9,316,407
Total United States (exclusive of possessions).....	51,968,716	1,722,016	4,848,986	8,167,604	778,526	1,711,100	69,196,948
Alaska (nonmember banks).....	28,226	4,938	2,897	207	-----	833	37,101
The Territory of Hawaii (nonmember bank).....	53,559	22,542	16,622	1,817	203	1,862	96,605
Virgin Islands of the United States (nonmember bank).....	1,283	233	747	1	-----	8	2,272
Total possessions (nonmember banks).....	83,068	27,713	20,266	2,025	203	2,703	135,978
Total United States and possessions.....	52,051,784	1,749,729	4,869,252	8,169,629	778,729	1,713,803	69,332,926
New York City (central Reserve city).....	6,810,182	173,319	91,921	1,297,418	540,969	482,375	9,396,184
Chicago (central Reserve city).....	3,426,433	144,719	266,766	1,011,276	46,980	55,651	4,951,825
Other Reserve cities.....	21,697,430	762,776	2,122,892	4,966,496	184,035	678,064	30,411,693
Country banks (member banks).....	20,034,671	641,202	2,367,407	892,414	6,542	495,010	24,437,246
Possessions (nonmember banks).....	83,068	27,713	20,266	2,025	203	2,703	135,978

## States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	123,741	6,238	6,053	4,199	-----	5,975	146,206
New Jersey, District No. 2.....	867,211	35,305	109,032	32,536	121	36,770	1,080,975
Kentucky, District No. 4.....	183,344	4,053	16,081	3,404	-----	1,384	208,266
Pennsylvania, District No. 4.....	1,811,957	62,142	57,046	204,324	1,990	20,856	2,158,315
West Virginia, District No. 4.....	14,327	891	3,401	2,012	-----	1,199	21,830
Louisiana, District No. 6.....	535,284	13,518	148,765	160,020	7,104	6,977	871,668
Mississippi, District No. 6.....	92,592	3,428	19,810	19,820	-----	1,615	137,265
Tennessee, District No. 6.....	450,740	12,607	65,316	140,439	-----	9,685	678,787
Indiana, District No. 7.....	874,817	34,623	168,623	100,540	70	29,380	1,208,053
Illinois, District No. 7.....	5,227,350	200,612	364,295	1,046,196	47,291	89,774	6,975,518
Michigan, District No. 7.....	1,713,783	125,240	123,626	164,793	4,743	23,076	2,155,261
Wisconsin, District No. 7.....	695,986	35,895	54,711	125,841	764	23,342	936,539
Missouri, District No. 10.....	441,509	11,390	20,467	263,961	459	7,352	745,138
New Mexico, District No. 10.....	87,897	3,871	28,067	11,792	-----	3,243	134,870
Oklahoma, District No. 10.....	962,739	22,591	159,393	173,786	425	18,432	1,337,366

<sup>1</sup> Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).



by States, Dec. 30, 1950

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
78,728	77	6	89			78,900	Maine.
41,073	943	20	151			42,187	New Hampshire.
62,954	207	3	450			63,614	Vermont.
448,106	2,435	69	2,920	68		453,598	Massachusetts.
22,397	308	151	1			22,857	Rhode Island.
170,062	1,402	20	381			171,865	Connecticut.
823,320	5,372	269	3,992	68		833,021	Total New England States.
1,635,005	37,253		38,900	1,769	131,808	1,844,735	New York.
1,009,023	5,764		18,513	203		1,033,503	New Jersey.
1,916,021	321	639	75,129	1,264		1,993,374	Pennsylvania.
12,751	10		52			12,813	Delaware.
162,095	3,700	5	490	20		166,310	Maryland.
100,192	1,000	1,025				102,217	District of Columbia.
4,835,087	48,048	1,669	133,084	3,256	131,808	5,152,952	Total Eastern States.
313,382	12,956	120	16,782	310		343,550	Virginia.
126,620	1,132	30	195	220		128,197	West Virginia.
83,167	1,787	1	6,419	11		91,385	North Carolina.
51,488	610	7	375	180		52,660	South Carolina.
150,438	2,720	230	296	8		153,692	Georgia.
205,478	2,298	66	2,341	325		210,508	Florida.
190,417	2,446	10	117	1,075		194,065	Alabama.
45,205	702					45,907	Mississippi.
184,405	497	59	1,276			186,237	Louisiana.
442,052	11,120	395	86,542	2,471		542,580	Texas.
57,503	11	29	769	120		58,432	Arkansas.
105,470	57	16	1,093	60		106,696	Kentucky.
284,167	2,919	159	9,815	1,710		298,770	Tennessee.
2,239,792	39,255	1,122	126,020	6,490		2,412,679	Total Southern States.
966,727	3,016	175	67,535	599		1,038,052	Ohio.
433,692	2,002	341	236	908		437,179	Indiana.
1,970,984	3,871	81	98,960	360	3,000	2,077,256	Illinois.
865,607	1,250	40	7,805	278		874,980	Michigan.
473,225	5,278	41	881	411		479,836	Wisconsin.
482,927	58	53	2,125	656		485,819	Minnesota.
143,994	2,560	51	143			146,748	Iowa.
232,226	1,579	43	5,328	50		239,226	Missouri.
5,569,382	19,614	825	183,013	3,262	3,000	5,779,096	Total Middle Western States.
66,461	525	6	121			67,113	North Dakota.
48,254	1,030	2	719			50,005	South Dakota.
102,778	60	23	15	2		102,878	Nebraska.
80,005	1,660	41	878	33		82,617	Kansas.
49,390	25		164	5		49,584	Montana.
29,957	385	18	17			30,377	Wyoming.
160,200	1,201		259	12		161,672	Colorado.
32,040	2,434	11				34,485	New Mexico.
92,947	2,502	96	7,503	1,083		104,131	Oklahoma.
662,032	9,822	197	9,676	1,135		682,862	Total Western States.
437,107	4,313	9		390		441,819	Washington.
326,913	47	15	5,149	50		332,174	Oregon.
3,751,733	17,995	235	373,907	2,403	35,000	4,181,273	California.
74,520	649	1,011	4	90		76,274	Idaho.
68,196	528	1,020	10	50		69,804	Utah.
47,767	1,645		1,083			50,495	Nevada.
71,730	125	5				71,860	Arizona.
4,777,966	25,302	2,295	380,153	2,983	35,000	5,223,699	Total Pacific States.
18,907,579	147,413	6,377	835,938	17,194	169,808	20,084,309	Total United States (exclusive of possessions).
10,072	5,750	5	864			16,691	Alaska (nonmember banks).
90,957	1,660	10	1,071			93,698	The Territory of Hawaii (nonmember bank).
1,934			69		5	2,008	Virgin Islands of the United States (nonmember bank).
102,963	7,410	15	2,004		5	112,397	Total possessions (nonmember banks).
19,010,542	154,823	6,392	837,942	17,194	169,813	20,196,706	Total United States and possessions.
628,376	34,620		12,309	150	131,868	807,263	New York City (central Reserve city).
835,819	3,450		8,250	350	3,000	850,869	Chicago (central Reserve city).
7,812,363	44,973	1,485	510,244	7,626	35,000	8,411,691	Other Reserve cities.
9,631,021	64,370	4,892	365,135	9,068		10,014,486	Country banks (member banks).
102,963	7,410	15	2,004		5	112,397	Possessions (nonmember banks).

## of Banks Located in Federal Reserve District Specified

59,148	10	10	338		59,506	Connecticut, District No. 2.
801,955	1,560		13,530	200	817,245	New Jersey, District No. 2.
52,187	5	1	103	40	52,336	Kentucky, District No. 4.
715,257	227	295	21,699	517	737,995	Pennsylvania, District No. 4.
9,515		10	171	10	9,706	West Virginia, District No. 4.
155,727	407	54	1,276		157,464	Louisiana, District No. 6.
39,845	699				40,544	Mississippi, District No. 6.
189,857	2,919	157	7,028	1,657	201,618	Tennessee, District No. 6.
366,875	1,990	311	9	868	370,053	Indiana, District No. 7.
1,809,277	3,854	40	66,743	360	1,883,274	Illinois, District No. 7.
804,059	1,128	10	7,703	278	813,178	Michigan, District No. 7.
412,827	5,278	36	800	411	419,352	Wisconsin, District No. 7.
73,744	3	11	150	50	73,958	Missouri, District No. 10.
25,764	2,425	11			28,200	New Mexico, District No. 10.
90,821	2,498	96	7,465	1,078	101,958	Oklahoma, District No. 10.

## Condition of National Banks in Each Federal Reserve District, Dec. 30, 1950

[In thousands of dollars]

	District No. 1 (281 banks)	District No. 2 (516 banks)	District No. 3 (553 banks)	District No. 4 (461 banks)	District No. 5 (340 banks)	District No. 6 (283 banks)	District No. 7 (566 banks)	District No. 8 (325 banks)	District No. 9 (346 banks)	District No. 10 (626 banks)	District No. 11 (480 banks)	District No. 12 (181 banks)	Total (4,958 banks) <sup>1</sup>
<b>ASSETS</b>													
Loans and discounts, including overdrafts	1,596,689	5,269,595	1,450,463	1,998,433	1,218,023	1,693,385	4,071,754	1,168,614	980,810	1,563,930	2,161,323	6,010,570	29,183,589
U. S. Government obligations, direct and guaranteed	1,786,026	5,753,924	2,067,523	3,184,745	1,737,309	2,052,995	7,127,678	1,247,900	1,300,419	2,060,468	2,027,664	5,239,898	35,586,549
Obligations of States and political subdivisions	201,310	1,024,264	295,650	315,753	125,533	333,803	664,875	171,785	146,879	291,996	247,645	858,984	4,678,477
Other bonds, notes, and debentures	111,921	589,376	225,444	265,667	86,568	65,016	445,470	71,842	104,039	101,587	59,954	338,748	2,465,632
Corporate stocks, including stocks of Federal Reserve banks	9,333	46,422	10,956	16,087	6,522	8,130	22,750	5,350	4,508	7,720	9,148	28,646	175,572
<b>Total loans and securities</b>	<b>3,705,279</b>	<b>12,683,581</b>	<b>4,050,036</b>	<b>5,780,685</b>	<b>3,173,955</b>	<b>4,153,329</b>	<b>12,332,527</b>	<b>2,665,491</b>	<b>2,536,655</b>	<b>4,025,701</b>	<b>4,505,734</b>	<b>12,476,846</b>	<b>72,089,819</b>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,173,740	4,022,503	1,153,834	1,722,966	1,118,627	1,588,039	4,165,370	960,959	832,250	1,736,199	2,244,587	3,034,676	23,762,750
Bank premises owned, furniture and fixtures	38,513	106,220	39,436	62,289	36,683	51,079	64,016	20,454	14,956	25,353	56,468	118,736	634,203
Real estate owned other than bank premises	548	1,103	943	6	721	1,499	157	462	530	338	5,742	2,258	14,307
Investments and other assets indirectly representing bank premises or other real estate	733	2,874	329	5,671	1,257	1,370	3,086	152	3,864	3,744	7,037	27,248	57,365
Customers' liability on acceptances	22,218	44,855	5,212	1,250	1,057	5,968	5,660	1,294	580	127	13,101	14,959	116,261
Income accrued but not yet collected	8,610	31,844	6,000	13,178	3,881	10,023	32,948	3,975	7,592	6,211	5,880	42,215	172,357
Other assets	6,121	68,023	6,097	3,408	4,122	6,081	13,053	1,705	2,251	3,525	3,093	10,723	128,202
<b>Total assets</b>	<b>4,955,762</b>	<b>16,961,003</b>	<b>5,261,887</b>	<b>7,589,453</b>	<b>4,340,303</b>	<b>5,817,388</b>	<b>16,616,817</b>	<b>3,663,492</b>	<b>3,398,678</b>	<b>5,801,198</b>	<b>6,841,642</b>	<b>15,727,661</b>	<b>96,975,284</b>
<b>LIABILITIES</b>													
Demand deposits of individuals, partnerships, and corporations	2,914,026	9,152,203	2,573,623	4,145,726	2,443,338	3,092,637	8,946,323	1,983,705	1,737,770	3,445,471	4,138,647	7,395,247	51,968,716
Time deposits of individuals, partnerships, and corporations	764,172	2,496,108	1,420,583	1,743,686	827,429	931,762	3,537,032	597,462	768,978	563,269	479,132	4,777,966	18,907,579
Deposits of U. S. Government and postal savings	114,899	308,610	109,938	158,963	108,097	91,897	429,990	56,520	77,934	97,540	93,018	228,400	1,875,806
Deposits of States and political subdivisions	257,170	448,544	233,182	349,419	254,865	550,574	868,108	240,436	188,858	489,197	538,015	1,266,556	5,684,924
Deposits of banks	362,854	2,026,063	371,020	443,049	328,898	717,398	1,615,602	527,304	365,493	790,540	1,040,457	544,454	9,133,132
Other deposits (certified and cashiers' checks, etc.)	82,704	567,529	62,063	103,989	75,632	54,187	177,360	25,490	34,045	59,516	141,102	327,483	1,711,100
<b>Total deposits</b>	<b>4,495,825</b>	<b>14,999,057</b>	<b>4,770,409</b>	<b>6,944,832</b>	<b>4,038,259</b>	<b>5,438,455</b>	<b>15,574,415</b>	<b>3,430,917</b>	<b>3,173,078</b>	<b>5,445,533</b>	<b>6,430,371</b>	<b>14,540,106</b>	<b>89,281,257</b>
<b>Demand deposits</b>	<b>3,722,310</b>	<b>12,277,571</b>	<b>3,285,959</b>	<b>5,106,743</b>	<b>3,163,646</b>	<b>4,480,564</b>	<b>11,941,810</b>	<b>2,789,234</b>	<b>2,398,271</b>	<b>4,863,873</b>	<b>5,850,560</b>	<b>9,316,307</b>	<b>69,196,948</b>
<b>Time deposits</b>	<b>773,515</b>	<b>2,721,486</b>	<b>1,484,450</b>	<b>1,838,089</b>	<b>874,613</b>	<b>957,891</b>	<b>3,632,605</b>	<b>641,683</b>	<b>774,807</b>	<b>581,660</b>	<b>579,811</b>	<b>5,233,699</b>	<b>20,084,309</b>
Bills payable, rediscounts, and other liabilities for borrowed money	425	71,985	3,415	250	200	25	25	27	323	21	21	76,644	359
Mortgages or other liens on bank premises and other real estate	10	10	10	10	10	10	10	10	10	10	10	10	10
Acceptances outstanding	25,645	51,295	6,112	1,250	1,057	7,654	6,271	1,503	650	127	13,705	19,343	134,612
Income collected but not yet earned	9,479	29,888	8,419	11,402	5,213	13,359	28,831	5,750	11,386	4,597	4,505	44,923	177,752
Expenses accrued and unpaid	14,149	56,688	8,237	22,932	10,239	15,550	46,140	7,011	10,888	11,106	17,745	81,517	302,202
Other liabilities	14,962	501,115	6,539	7,047	4,045	3,503	14,285	2,592	2,464	1,955	1,927	128,534	688,968
<b>Total liabilities</b>	<b>4,560,485</b>	<b>15,710,038</b>	<b>4,803,131</b>	<b>6,987,713</b>	<b>4,059,041</b>	<b>5,478,696</b>	<b>15,669,942</b>	<b>3,447,773</b>	<b>3,198,493</b>	<b>5,463,644</b>	<b>6,468,274</b>	<b>14,814,564</b>	<b>90,661,794</b>
<b>CAPITAL ACCOUNTS</b>													
Capital stock (see memoranda below)	119,124	383,658	129,953	188,756	83,753	107,169	307,535	64,986	57,752	105,778	137,733	310,578	1,996,775
Surplus	181,587	612,450	231,688	326,596	134,207	156,884	436,612	95,031	94,842	131,799	150,961	366,147	2,918,804
Undivided profits	69,752	229,770	82,115	74,211	48,403	52,853	137,047	45,803	31,606	80,724	63,033	207,244	1,122,561
Reserves and retirement account for preferred stock	24,814	25,087	15,000	12,177	14,899	21,786	65,681	9,899	15,985	19,253	21,641	29,128	275,350
<b>Total capital accounts</b>	<b>395,277</b>	<b>1,250,965</b>	<b>458,756</b>	<b>601,740</b>	<b>281,262</b>	<b>338,692</b>	<b>946,875</b>	<b>215,719</b>	<b>200,185</b>	<b>337,554</b>	<b>373,368</b>	<b>913,097</b>	<b>6,313,490</b>
<b>Total liabilities and capital accounts</b>	<b>4,955,762</b>	<b>16,961,003</b>	<b>5,261,887</b>	<b>7,589,453</b>	<b>4,340,303</b>	<b>5,817,388</b>	<b>16,616,817</b>	<b>3,663,492</b>	<b>3,398,678</b>	<b>5,801,198</b>	<b>6,841,642</b>	<b>15,727,661</b>	<b>96,975,284</b>
<b>MEMORANDA</b>													
Par value of capital stock:													
Class A preferred stock	115	3,881	1,085	3,400	25	263	2,624	15	1,165	25	200	1,466	14,264
Class B preferred stock	463	85	85	85	85	85	15	15	25	25	25	25	738
Common stock	119,009	379,314	128,783	185,356	83,728	106,906	304,896	64,821	56,562	105,753	137,533	309,112	1,981,773
<b>Total</b>	<b>119,124</b>	<b>383,658</b>	<b>129,953</b>	<b>188,756</b>	<b>83,753</b>	<b>107,169</b>	<b>307,535</b>	<b>64,986</b>	<b>57,752</b>	<b>105,778</b>	<b>137,733</b>	<b>310,578</b>	<b>1,996,775</b>
Retirable value of preferred capital stock:													
Class A preferred stock	119	8,546	1,085	3,400	25	263	2,624	15	1,165	25	400	1,466	19,133
Class B preferred stock	738	85	85	85	85	85	15	15	25	25	25	25	1,013
<b>Total</b>	<b>119</b>	<b>9,284</b>	<b>1,170</b>	<b>3,400</b>	<b>25</b>	<b>263</b>	<b>2,639</b>	<b>165</b>	<b>1,190</b>	<b>25</b>	<b>400</b>	<b>1,466</b>	<b>20,146</b>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	269,676	1,102,952	533,350	899,180	547,807	940,586	1,277,274	311,372	462,521	767,953	865,191	2,224,227	10,202,089

<sup>1</sup> Exclusive of 7 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.



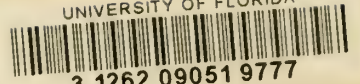
## Reserve of National Banks, Dec. 30, 1950

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves <sup>1</sup>	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required <sup>2</sup>	Excess <sup>3</sup>		
Central Reserve city banks:										
District No. 2.....	9,396,184	1,111,728	8,284,456	807,263	9,091,719	1,893,570	1,862,943	30,627	20.83	20.49
District No. 7.....	4,951,825	649,097	4,302,728	850,869	5,153,597	991,307	989,144	2,163	19.24	19.19
Reserve city banks:										
District No. 1.....	1,871,445	216,654	1,654,791	160,336	1,815,127	310,531	305,879	4,652	17.11	16.85
District No. 2.....	219,459	27,213	192,246	40,715	232,961	40,655	36,640	4,015	17.45	15.73
District No. 3.....	1,492,410	258,312	1,234,098	80,333	1,314,431	226,477	226,154	323	17.23	17.21
District No. 4.....	3,155,450	465,602	2,689,848	728,100	3,417,948	538,366	520,578	17,788	15.75	15.23
District No. 5.....	1,277,915	187,310	1,090,605	183,875	1,274,480	225,538	205,503	20,035	17.70	16.12
District No. 6.....	2,134,962	382,404	1,752,558	375,685	2,128,243	368,059	334,245	33,814	17.29	15.71
District No. 7.....	3,958,422	742,826	3,215,596	1,235,640	4,451,236	653,936	640,589	13,347	14.69	14.39
District No. 8.....	1,457,801	263,315	1,194,486	219,026	1,413,512	229,509	225,959	3,550	16.24	15.99
District No. 9.....	1,149,499	250,138	899,361	168,186	1,067,547	167,752	170,294	-2,542	15.71	15.95
District No. 10.....	2,781,432	578,629	2,202,803	305,576	2,508,379	448,110	411,783	36,327	17.86	16.42
District No. 11.....	3,173,609	729,367	2,444,242	384,757	2,828,999	489,823	459,202	30,621	17.31	16.23
District No. 12.....	7,739,289	998,121	6,741,168	4,529,462	11,270,630	1,436,756	1,439,883	-3,127	12.75	12.78
Country banks:										
District No. 1.....	1,850,865	301,857	1,549,008	613,179	2,162,187	257,743	216,540	41,203	11.92	10.01
District No. 2.....	2,661,928	357,375	2,304,553	1,873,508	4,178,061	422,367	370,222	52,145	10.11	8.86
District No. 3.....	1,793,549	269,707	1,523,842	1,404,117	2,927,959	308,641	253,067	55,574	10.54	8.64
District No. 4.....	1,951,293	309,435	1,641,858	1,109,989	2,751,847	294,827	252,523	42,304	10.71	9.18
District No. 5.....	1,885,731	352,871	1,532,860	690,738	2,223,598	266,589	218,480	48,109	11.99	9.83
District No. 6.....	2,345,602	454,303	1,891,299	582,206	2,473,505	288,815	256,066	32,749	11.68	10.35
District No. 7.....	3,031,563	524,484	2,507,079	1,546,096	4,053,175	420,021	378,154	41,867	10.36	9.33
District No. 8.....	1,331,433	254,187	1,077,246	422,657	1,499,903	174,266	150,402	23,864	11.62	10.03
District No. 9.....	1,248,772	200,688	1,048,084	606,621	1,654,705	176,197	156,101	20,096	10.65	9.43
District No. 10.....	2,082,441	386,476	1,695,965	276,084	1,972,049	258,736	217,320	41,416	13.12	11.02
District No. 11.....	2,676,951	633,194	2,043,757	195,054	2,238,811	301,974	255,004	46,970	13.49	11.39
District No. 12.....	1,577,118	234,456	1,342,662	694,237	2,036,899	205,063	195,831	9,232	10.07	9.61
All member national banks:										
District No. 1.....	3,722,310	518,511	3,203,799	773,515	3,977,314	508,274	522,419	45,855	14.29	13.13
District No. 2.....	12,277,571	1,496,316	10,781,255	2,721,486	13,502,741	2,356,592	2,269,805	86,787	17.45	16.81
District No. 3.....	3,285,959	528,019	2,757,940	1,484,450	4,242,390	535,118	479,221	55,897	12.61	11.30
District No. 4.....	5,106,743	775,037	4,331,706	1,838,089	6,169,795	833,193	773,101	60,092	13.50	12.53
District No. 5.....	3,163,646	540,181	2,623,465	874,613	3,498,078	492,127	423,983	68,144	14.07	12.12
District No. 6.....	4,480,564	836,707	3,643,857	957,891	4,601,748	656,874	590,311	66,563	14.27	12.83
District No. 7.....	11,941,810	1,916,407	10,025,403	3,632,605	13,658,008	2,065,264	2,007,887	57,377	15.12	14.70
District No. 8.....	2,789,234	517,502	2,271,732	641,683	2,913,415	403,775	376,361	27,414	13.86	12.92
District No. 9.....	2,398,271	450,826	1,947,445	774,807	2,722,252	343,949	326,395	17,554	12.63	11.99
District No. 10.....	4,863,873	965,105	3,898,768	581,660	4,480,428	706,846	629,103	77,743	15.78	14.04
District No. 11.....	5,850,560	1,362,561	4,487,999	579,811	5,067,810	791,797	714,206	77,591	15.62	14.09
District No. 12.....	9,316,407	1,232,577	8,083,830	5,223,699	13,307,529	1,641,819	1,635,714	6,105	12.34	12.29
Total, central Reserve city banks.....	14,348,009	1,760,825	12,587,184	1,658,132	14,245,316	2,884,877	2,852,087	32,790	20.25	20.02
Total, Reserve city banks.....	30,411,693	5,099,891	25,311,802	8,411,691	33,723,493	5,135,512	4,976,709	158,803	15.23	14.76
Total, country banks.....	24,437,246	4,279,033	20,158,213	10,014,486	30,172,699	3,375,239	2,919,710	455,529	11.19	9.68
Total, all member national banks.....	69,196,948	11,139,749	58,057,199	20,084,309	78,141,508	11,395,628	10,748,506	647,122	14.58	13.76
GEOGRAPHICAL SECTIONS										
New England States.....	3,868,516	540,129	3,328,387	833,021	4,161,408	588,952	540,345	48,607	14.15	12.98
Eastern States.....	18,761,130	2,441,332	16,319,798	5,152,952	21,472,750	3,442,956	3,268,590	174,366	16.03	15.22
Southern States.....	13,719,209	2,846,717	10,872,492	2,412,679	13,285,171	1,941,408	1,728,872	212,536	14.61	13.01
Middle Western States.....	18,653,086	3,161,837	15,491,249	5,779,096	21,270,345	3,089,140	2,962,380	126,760	14.52	13.93
Western States.....	4,878,600	917,157	3,961,443	682,862	4,644,305	691,353	612,605	78,748	14.89	13.19
Pacific States.....	9,316,407	1,232,577	8,083,830	5,223,699	13,307,529	1,641,819	1,635,714	6,105	12.34	12.29
Total, all member national banks.....	69,196,948	11,139,749	58,057,199	20,084,309	78,141,508	11,395,628	10,748,506	647,122	14.58	13.76
Nonmember national banks (in possessions).....	135,978	8,229	127,749	112,397	240,146	42,381	36,022	6,359	17.65	15.00
Total, all national banks.....	69,332,926	11,147,978	58,184,948	20,196,706	78,381,654	11,438,009	10,784,528	653,481	14.59	13.76

<sup>1</sup> Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.<sup>2</sup> Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—5 percent for all member banks; net demand deposits—22 percent for central Reserve city banks, 18 percent for Reserve city banks and 12 percent for country banks.<sup>3</sup> The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.<sup>4</sup> The cash in vault and reserve with approved national banking associations.

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